

**ENHANCING SUSTAINABILITY OF WOMEN ECONOMICS GROUPS
THROUGH BUSINESS MANAGEMENT SKILLS TRAINING: CASE STUDY
OF HTK MAMA KWANZA WOMEN ECONOMIC GROUP - MAILIMOJA
WARD IN KIBAHA**

NORMAN GIMBI

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF
REQUIREMENTS FOR THE DEGREE OF MASTER OF COMMUNITY
ECONOMIC DEVELOPMENT OF THE OPEN UNIVERSITY OF
TANZANIA**

2013

CERTIFICATION

The undersigned certifies that the dissertation entitled "Enhancing Sustainability of Women Economic groups through Business Management skills training" for the partial fulfillment of the requirements for the degree of Master of Community Economic Development and hereby recommend for the acceptance by the Open University of Tanzania.

Signature.....

DR. WILLIAM PALLANGYO

(SUPERVISOR)

Date.....

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DECLARATION

I, Norman Gimbi declared that this project with the title “Enhancing Sustainability of women economic groups through business management skills training”. A case study of HTK Mama kwanza women economic group in Mailimoja ward-Kibaha” submitted for a high degree of Master of Community Economic Development of The Open University of Tanzania in my own original work, and that it has not been submitted for the similar degree award in other University.

Signature_____

Date _____

DEDICATION

This work is dedicated to my beloved family, especially my wife Hadija Gimbi for her great love for moral support before and during the time of undertaking my studies.

ACKNOWLEDGEMENTS

This project report outcome is a product of various contributions from several people whose show their own initiative in one way or another during the whole process of my field work and report writing. I would like to secure this opportunity to acknowledge all who assisted me to complete this report. It was not easy to complete this report with my own effort. Also I would like to express my gratitude and appreciation to my employer Kibaha Town Council Director who considered my request and release me for further studies on Master of Community Economic Development [Open University of Tanzania]

Specifically gratitude should go to the host institution, HTK Mama Kwanza women economic group of Mailimoja ward who accepted my request to conduct the participatory survey in their ward unconditionally.

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ABSTRACT

A Community Economic Development (CED) related project was developed based on identified problems through Community Needs Assessment and survey which incorporated focal person questionnaires, focus group discussions, observation and documentary review. Low income identified among the four problems as a first priority problem through pair wise ranking tool. However, the exercise was extended to HTK Mama Kwanza women group which was the host organization to this project; “Enhancing sustainability of HTK mama kwanza through business management skills training”. Seven project activities implemented on income generating activities, entrepreneurial skills, business management and Gender issues through meetings and trainings. The main objective of the project was to increase sustainable economic and social status of women with their families through enhanced income generating capacity, awareness on gender and HIV/AIDS related issues by 2013. The survey findings revealed that, low level of education and ignorance; lack of working capital and access to credit; inadequate entrepreneurship and application of modern technologies, contribute to low participation of women in economic activities. Project achievements are including notable respect from their husbands due to contributions of women brings at home, the group keeps records of IGA properly, running food and fruit processing machines profitably, three new IGA groups formulated in the ward and acquisition of a plot for construction of their own small food processing house. Sustainability of income generating activities (IGAs) is not an individual process but collective one, involving many actors in addition to the group members themselves. In overcoming women problems, there is no single, smooth and simple solution. The CED project has done partly so in sustaining the situation all actors should play their parts participatory.

TABLE OF CONTENTS

CERTIFICATION	ii
COPYRIGHT	iii
DECLARATION	iv
DEDICATION	v
ACKNOWLEDGEMENTS	vi
ABSTRACT	vii
LIST OF TABLES	xiii
LIST OF FIGURES	xiv
LIST OF PHOTOS	xv
LIST OF ABBREVIATIONS	xvi
CHAPTER ONE	1
1.0 PARTICIPATORY NEEDS ASSESSMENT	1
1.1 Introduction	1
1.2 Community Profile	2
1.2.1 The importance of Community Profile	2
1.2.2 Kibaha Town Council Profile	2
1.2.3 Mailimoja Ward Profile	5
1.3 Participatory Assessment	7
1.3.1 Community Needs Assessments	7
1.3.2 Objectives of Community Needs Assessment	7
1.3.2 .1 Specific Objectives	7
1.3.3 Research Questions	8
1.3.4 Research Methodology	8

1.3.4.1 Research Design.....	9
1.3.4.2 Sampling Procedure	10
1.3.4.3 Data Collection Methods	11
1.3.4.4 Data Analysis Results and Discussion.....	12
1.3.4.5 History.....	13
1.3.4.6 Participatory Observations	14
1.3.4.9 Focus Group Discussion	17
1.4 Community Needs Assessment Findings.....	18
1.4.1 Background Characteristic of the Respondents	18
1.4.2 Obstacles and Opportunities in Implementing Development Activities.....	19
1.4.3 Problems Identification	27
1.4 Community Needs Prioritization	28
1.5 Conclusion	30
CHAPTER TWO	31
2.0 PROBLEM IDENTIFICATION.....	31
2.1 Background to Research Problem.....	31
2.2 Problem Statement	32
2.2.1 The cause of low income in absence of entrepreneurial skills.....	32
2.2.2 Consequences of the Problem	33
2.2.3 Project Description.....	34
2.2.4 Target Community	35
2.2.5 Stakeholders	35
2.2.6 Project Goals in CED Terms.....	37
2.2.7 Main Project Objectives.....	38
2.2.8 Specific Project Objectives	38

2.2.8 Host Organisation/CBO profile	39
2.3.1 Organization's Vision Statement	39
2.3.2 Organization's Mission Statement	39
2.3.3 Activities;	40
2.3.4 Organization Structure.	40
2.3.5 The role of CED Student in the Project	40
2.3.6 The CBO Role in the Project	40
2.3.7 SWOC/SWOT Analysis Matrix	41
2.4 Summary	42
CHAPTER THREE	43
3.0 LITERATURE REVIEW	43
3.1 Introduction.....	43
3.2 Theoretical Literature.....	43
3.2.1 Poverty	43
3.2.3 Income Generating Activities	45
3.2.4 Women's Income Generating Activities in Tanzania.....	45
3.2.5 Sustainability.....	46
3.2.6 Sustainability of Income Generating Activities	47
3.2.7 Financing Income Generating Activities	49
3.1.8 Economic Empowerment of Women and Poverty Eradication	52
3.3 Empirical Literature	53
3.3.1 Experience from Successful Women Project.....	53
3.3.2 Studies on Women's Income Generating Activities in Tanzania	54
3.3.3 Lesson Learnt from Empirical Review	55
3.4 Policy Reviews.....	56

3.4.1 Women's Economic Empowerment in Tanzania	56
3.5 Conclusion	57
CHAPTER FOUR.....	59
4.0 PROJECT IMPLEMENTATION	59
4.1 Introduction.....	59
4.2 Products and Outputs	60
4.3 Project Planning	63
4.3.1 Implementation Plan	63
4.3.2 Inputs.....	65
4.3.3 Staffing pattern.....	66
4.3.4 Project Budget.....	67
4.4 Project Implementation	67
4.4.1 Project Implementation Report	67
4.3.2 Summary Activities	72
4.4.3 Project Implementation Gantt chart	73
CHAPTER FIVE	76
5.0 PROJECT MONITORING, EVALUATION AND SUSTAINABILITY	76
5.1 Introduction.....	76
5.3 Participatory Monitoring.....	77
5.3.1 Monitoring Information System	77
5.3.2 Participatory Monitoring Methods.....	78
5.3.3 Data Analysis	80
5.3.4 Monitoring Results.....	80
5.3.5 Participatory Monitoring Plan.....	81
5.4 Participatory Evaluation.....	83

5.4.2 Performance Indicators	85
5.5 Participatory Evaluation Methods.....	87
5.5.3 Project Evaluation Summary	89
5.6 Project sustainability	92
5.6.1 Sustainability Elements.....	93
5.6.2 Sustainability Plan	93
5.7 Institutional Plan	94
5.8 Summary	95
CHAPTER SIX	97
6.0 CONCLUSION AND RECOMMENDATION.....	97
6.1 Introduction.....	97
6.2 Conclusions.....	97
6.3 Recommendations	99
6.4 Area for Further Reseach	104
REFERENCES	105
APPENDICES	109

LIST OF TABLES

Table 1: Age Group Respondents	19
Table 2: Community Stresses, Sources and Assets	21
Table 3: Receiving Training Before Started the Project	23
Table 4: Group members' standards of living improvement	25
Table 5: Group Members' Decision Making	26
Table 6: How Increased Decision Making.....	27
Table 7: Problems identification (cause effect analysis)	28
Table 8: Pair wise Matrix Ranking	29
Table 9: Pair wise matrix ranking	31
Table 10: Stakeholder analyses.....	36
Table 11: SWOT Matrix Analysis	41
Table 12: Project Activities, Output, Outcome, and Input	61
Table 13: Actual Implementation Plan	64
Table 14: Input quantities and costs.....	66
Table 15: Project mplementation gantt chart	73
Table 16: Summary Monitoring.....	81
Table 17: Summary Evaluations	89

LIST OF FIGURES

Figure 1: Kibaha Town Council Map	3
Figure 2: Organizational Structure of Mailimoja Ward.....	6
Figure 3: Training Helpfulness	24
Figure 4: Community Training Equirements	24
Figure 5: Decision Making	26
Figure 6: How increased decision making	27
Figure 7: Organization Structure	39

LIST OF PHOTOS

Photo 1: HTK Mama Kwanza Group (Food and Fruits Processed Products)	21
Photo 2: HTK Mama Kwanza Group's New Food and Fruits Processing Machine .	22
Photo 3: Mailimoja women engaged in food vendors	22

LIST OF ABBREVIATIONS

AICAD	African Institute for Capacity Development
CBO	Community Base Organization
CED	Community Economic for Development
CEP	Community Empowerment Program
CNA	Community Needs Assessment
CRDB	Cooperative Rural Development Bank
FGD	Focus Group Discussion
GAD	Gender and Development
GDP	Gross Domestic Product
HTK	Hekima Tumaini Kweda
IGA	Income Generating Activities
KTC	Kibaha Town Council
MCDGC	Ministry of Community Development, Gender and Children
MCDWAC	Ministry of Community Development, Women Affairs and Children
MCED	Masters of Community Economic Development
NGO	None Government Organization
NMB	National Microfinance Bank
O&OD	Obstacle and Opportunity for Development.
PRA	Participatory Rural Development
PRIDE	Promotion of Rural Initiatives Development
SACCOS	Savings and Credits Cooperative Society

SELFINA	Sero Lease and Finance Limited
SIDO	Small Industry Development Organization
UNICEF	United Nations Children's Fund
WDC	Ward Development Committee
WDF	Women Development Fund
WID	Women In Development

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESSMENT

1.1 Introduction

This chapter presents the findings obtained from Participatory Assessment exercise undertaken on 5th to 25th December 2012 in Mailimoja ward, Kibaha Pwani region on community economic issues. The exercise aimed to assess the current situation and identify existing stresses (community problems, challenges or felt needs), source of stresses and available assets in the community. However, the exercise was extended to HTK Mama Kwanza women group which was the host organization to this project. The major reason of undertaking this exercise lie on the fact that, despite of the requirement of Master in Community Economic Development Program, the CED program put much emphasis on involving community members in solving their own problems. Problem identification and ranking them were based on prioritization of the critical problem for intervention.

The Community Needs Assessment aim at addressing mainly on women empowerment in Kibaha Town Council at Mailimoja ward respectively how the researcher will impart the knowledge on how the women groups in the society at larger would benefit if they will be able on sustain their initiated economic activities. This task will be done by capacitating (capacity building) to the wards, at the same time the research done by different people has shown that there is a need to this and therefore together with Community Development department, Ward Executive Committee and CD workers will capacitate the wards on women empowerment.

This includes the Community Profile, Participatory Assessment, Research Methodology and Tools used in Assessment, Research questions and Assessment findings.

1.2 Community Profile

1.2.1 The importance of Community Profile

The community profile is presented to get information and bring a wider understanding of the community where participatory assessment and then the project will be carried out. In addition to that, the profile gives the picture of what the community consists of, and what are the available opportunities and resources which can be utilized during the implementation of the project. The profile includes population, education, health status, agro-economic features and social economic features, potentials, and challenges available in the targeted ward. This information was obtained through dialogue with ward leaders, government Officials in the Kibaha Town Council. Also some literature was reviewed to obtain secondary information.

1.2.2 Kibaha Town Council Profile

The CNA was conducted in Kibaha Town Council (KTC) at Mailimoja ward. Kibaha Town Council is one among the seven Councils of Coast region and headquarters of the Region. The council is 40 km away from Dar es Salaam city centre. It is bordered by Kinondoni District to the east, Bagamoyo to the North, Kisarawe south and the small Town of Mlandizi North. Administratively, the council consists of 11 wards namely Tumbi, Mailimoja, Kibaha, Visiga, Pangani, Mkuza, Kongowe and Misugusugu, Mbwawa, Picha ya ndege and Msangani. It also has 53 Mitaa of which

25 are found along Dar es Salaam – Morogoro road and the rest are away from trunk road. Administration, before September 2004, Kibaha Town was a part of Kibaha District council and work under the umbrella of Kibaha Township Authority. Soon after, Kibaha Township authority changed to Kibaha Town Council in September 2004 and started to operate as an independent Council, Kibaha Town Council. The figure below shows Kibaha Town Council map.

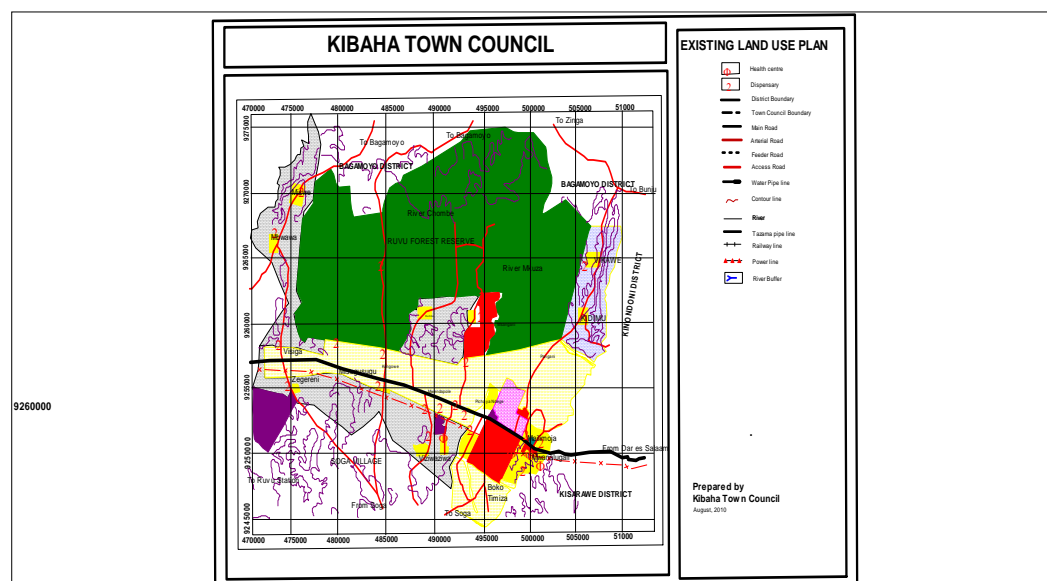


Figure 1: Kibaha Town Council Map

Source: study findings, 2012

According to population and housing census, held in 2002, the council had a total population of 98,294 people (projection of 78,294) of which 38,846 were females and 39,448 males with household number of 17,788 and average size for household of 4.4. The Council has an estimated area of 750 square Kilometers and lies between latitude 6.8° South and longitude 38.2° and 38.5° East (URT: 2002). Vision and Mission, the Vision of Kibaha Town Council is: To have a modern sustainable social

economic welfare of the Town Council. Mission of the Town Council is: To create sustainable social economic development through participatory process in order to exploit efficiently available resources.

On the physical features point of view, starting with Topography, the Council is of undulated nature with isolated hills and scattered valleys. The land rises between 160m and 182m above sea level. It has five seasonal rivers, namely Mpiji, Mkuza, Mbwabwala, Sangara, Bomba and Chibota. These rivers traverse the town at different directions. The Sangara river valley forms the western side the town boundary, while Mpiji Rivers form the eastern boundary of the town. However there are minor streams, which converge into four major river valleys.

Climate, the Town council experiences hot and sunny weather almost throughout the year with maximum temperature reaching 30c° in December and the minimum temperature dropping down to about 25c° July. There are three pronounced seasons that include the first season in November to December and the second season is between December and March. Humidity in the Town is high. However, the annual maximum relative humidity is about 90% while the minimum is around 35% (KTC: 2012).

The soil of Kibaha varies from one part to another within the council. A large part is endowed by sandy loam soil with high permeability. Areas that characterized by this soil are found in Kibaha and Visiga wards. Tumbi and Mailimoja wards consist of

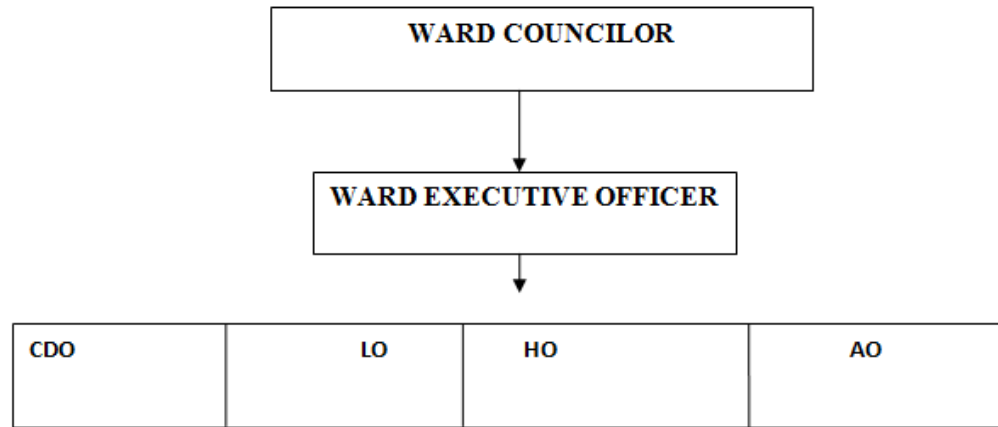
loam sand with imperfect drainage. The rest of the areas are characterized by semi-loam sand with semi-imperfect permeability.

1.2.3 Mailimoja Ward Profile

Mailimoja is one of the eleven Wards of Kibaha Town Council. It is situated at the centre of the town. Population, the Ward estimated to have a total population of 15,339 people of which 7,971 are females and 7,350 are males with household number of 2,562 (URT: 2002). The area of study also has social services, health services available include one hospital and one dispensary, and water services are provided to 909 households out of 3,094. Education, the Ward has 2 primary schools and 2 secondary schools (KTC: 2012).

Like other communities living in town areas, 35% of Mailimoja residence depend mostly on business, 25% employed and very few (15%) depends on rice, fruits and vegetable agricultural on small areas. The rest 25% of the residence are students and children under 5 years old. The income per year of the residence is Tshs. 235,000. The nature of land in this ward is not very much productive because of the very short period of wet season, this makes people produce very little just for subsistence and not for surplus (business) and therefore if you compare the plots they used to plant crops and the harvest you will find that the harvest is very low. Due to this problem, women are mostly affected and make them start thinking on how are they going to improve their life and they find that the only alternative is to engage in income generating activities in their area, the type of business engaged mostly are including selling of agricultural goods such as vegetables, rice maize and fruits (KTC: 2012).

The following is the Organizational structure of Mailimoja which is an area of study.



KEY: CDO- Community Development Officer

LO – Livestock Officer

HO – Health Officer

AO- Agriculture Officer

Figure 2: Organizational Structure of Mailimoja Ward

Sources: Study Findings, 2012

The people in Mailimoja are land cultivators parse since the very early time, they were able to plant food crops and cash crops, maize, sweet potatoes and different type of fruits and vegetables were the food crops planted over the area, the people of this area were also able to plant rice as a food crop. All these crops have to the largest extent contributed to, in one way or another on the improvement of the people's standards of life, though a big number of these people are still living in a very hard life [income poverty], Poor communication like infrastructures, lack of information, poor social services, spread of disease like HIV/AIDS in the area all

these has contributed to worse economic situation of the people live in Kibaha Town Council respectively Mailimoja ward as our concern.

1.3 Participatory Assessment

1.3.1 Community Needs Assessments

The Community Needs Assessment (CNA) was done to explore the opportunities and obstacles on women empowerment in Mailimoja ward, Kibaha Town Council, Coast region in Tanzania. During the process, assessed the obstacles hinder implementation and determines the project that will improve sustainably. Being the case will help the government, Non Governmental Organizations, Women and individuals to be aware of women empowerment and make necessary adjustments on policies and strategies for improvement in a sustainable way/manner. The findings obtained will also be important to enable them to identify appropriate strategies to overcome the situation.

1.3.2 Objectives of Community Needs Assessment

The major objective of the study was to investigate women economic development in Mailimoja ward, Kibaha Town Council. This was including collecting data and finding out the most important aspects which were not doing well and the reasons behind it. However, the assessment was conducted with the aim of yielding maximum information identify the need for intervention, and look on the availability of local assets that could help the implementation of identified problem.

1.3.2 .1 Specific Objectives

- i. To explore the opportunities available for women economic empowerment.

- ii. Assess the obstacles hinder implementation of women economic empowerment.
- iii. To determine and prioritised solution for the project that will improve women economic empowerment.

1.3.3 Research Questions

The study stick into some questions in order to meet the objectives on economic development of the women at Mailimoja ward in Kibaha Town Council, several questions were developed in order to understand the really problems facing the women, their attitudes towards income generating activities.

The study guided by the following basic questions:

- i. What are the opportunities available for women empowerment?
- ii. What are the obstacles hinder implementation of women empowerment?
- iii. What are the solutions hence determine the project that will improve women empowerment?

1.3.4 Research Methodology

This chapter is designated specifically to show research methodologies used in the study. This encompass research design, population of the study, sampling frame, sample and sampling procedures, data collection methods, data collection tools and data analysis used in the study. It will also include profile of the study area and limitations which faced the researcher during the research exercise.

The researcher managed to meet the community who were ranged from forty to fifty women, the activity of collecting them was done via their Ward Executive Officer

whereby at first the researcher asked to meet with the two executive leaders who were the Mailimoja Mtaa executive officer and his chairperson, through them they dispersed the information to their five Mitaa, which are Mailimoja, Uyauni, Muheza, Machinjioni and Tangini therefore made easy to meet the community. Actually, at this point the task was not very much difficult. Thereafter, the researcher managed to meet the elders from each 'Mtaa' so that they gave me a brief trend of women income generating activities in their areas.

1.3.4.1 Research Design

This research was a qualitative study which applied the cross-section design in order to come –up with a clear and understandable problems that face the women in Mailimoja ward on empowerment and how they can contribute towards poverty reduction in the Council and Tanzania at larger.

Exploratory design was used to collect information about the immediate community felt needs. It was not an easy task to identify problems as the community consists of a large number of problems. Through exploratory design various community stresses were determined. The designs were used to access information at one point in time. Both qualitative and quantitative data collection methods were used. Participatory approach was used to collect primary data at Mailimoja ward. Secondary data collection was done through review of report which was available at Mailimoja ward and Kibaha Town Council to complement the primary data. In order to make the ownership of the project the researcher was able to apply those approaches

gained/learnt in Community Economic Development (CED) which has the emphasize on bottom-up characteristics.

1.3.4.2 Sampling Procedure

The study applied the technique of purposive sampling in choosing the Kibaha Town Council (KTC), the women of Mailimoja and respondents. Kibaha Town Council was chosen because of being most women engagement in IGAs. Likewise Mailimoja was selected because the ward is among the 11 Wards in KTC but it is among the best Wards women engaging in empowerment. In the ward respondents were selected by looking on the criteria's of either she is engaging in either income generating activities or involving in IGA. The researcher was used both simple random sampling and non-random (purposive) techniques in selecting the respondents of the study.

A purposive sample is a non-representative subset of some larger population, and is constructed to serve a very specific need or purpose. Since the researcher have a specific group (women) in mind, decided to use judgmental sampling attempted to zero in on the target group, interviewing whomever is available.

Judgmental sampling or Purposive sampling, the researcher chooses the sample based on who they think would be appropriate for the study. This is used primarily when there are a limited number of people that have expertise in the area being researched. This type has many advantages including the cost is lower and data collection is faster than measuring the entire population.

The area has 9 women groups found about 90 members which I managed to give equal chance to participate in the assessment. This was made in order to have reliable information regarding the problem under the study. A meeting was organized hence those who attended were the ones who became available sample. Sample was convenient due to constrain both in time and financiers; however the method could be biased. Biases was reduced because key people (groups leaders) who were responsible in business supervision and expected to maintain proper record keeping attended and those were the ones whose views counted most. Therefore this survey involved 50 members, 40 were women group members while the other 10 is government official as well as local leaders/ward.

1.3.4.3 Data Collection Methods

This research was able to apply several methods which are scientific in order to get the information about the study; this is to ensure that the data collected should end up with the expected results from the people who were interviewed. The techniques used were Participatory Rural Appraisal ([PRA), interview, questionnaire, documentary sources, and observation methods.

The Participatory Rural Appraisal [PRA] was the guiding principle for which other methods of research were based. The research methods employed to collect data and information of the community on the various community issues included survey, participatory observation and interview.

Interview was the process consisting of dialogue between two persons or several persons. It was an interaction process between interviewer and interviewee in the

course of data collection. This method was mainly used to collect information from the community development staff and other extension Mtaa and Ward levels workers of which appointments were made and a visit at their respective offices was done.

Participatory observation of the surrounding environment was done to help the researcher and other stakeholders to identify more gaps and opportunities available for solving the identified community problems. This exercise was conducted by observing while moving around the surrounding and environment at Mailimoja ward and take note of what could be observed. Among the places that were paid much attention for observation was the bridge construction work, water sources, some of women economic activities that were taking place at that time.

Survey was another method that was employed during data collection in the community assessment. This method used the structured questionnaire and administered to the community representatives from four Mitaa of Mailimoja ward available. The representatives were distributed by the questionnaires forms, before filling in the forms, all representatives were pulled together and being explained and elaborated on the question and the required information to be filled in forms. The respondents were then given free time to answer the questions individually and submit to the researcher. Among the people mostly women who were sampled for the questionnaire were 50 including elderly, aged and women and few men.

1.3.4.4 Data Analysis Results and Discussion

Data analysis in this paper was analyzed in quantitative and qualitative.

This study used a combination of both qualitative and quantitative methods to state findings clearly. The qualitative data from open ended questions was analyzed through discussion and a narrative report produced that was then discussed by representative respondents. The specific methods of data analysis for quantitative data involved were tabulation, computation of frequencies and percentages. Conclusion and recommendations made in light of community needs prioritization. Data presented by various methods such as percentage, table, charts and words. This was done as a way of summarizing and analyzing the information obtained from respondents during community needs assessment.

1.3.4.5 History

During PRA exercise history from elders and Physical observation about women empowerment was used to collect data. More than six elders from the ward were asked questions about the whole process of women IGA, this also aiming at getting the full information on the difference before and after the development of science and technology in relation to women IGA in Kibaha Town Council. At the same time the researcher is a Senior Community Officer since 1982s and therefore he has his own experience on women IGA issues. It was noticed that previously women were implementing IGA locally, exchanging goods for sale and practicing “UPATU” whereby members contributes daily on agreement made by the members, every week one of the member receives $\frac{2}{3}$ of the amount contributed by the members. For instance, if there are 5 members each contributes Tshs. 2,000 will have Tshs. 10,000 daily contributions hence 70,000 in a week; from this much one member will be given 50,000 and the other amount saved by the group.

1.3.4.6 Participatory Observations

This method was used in assessing the productive activities operated by women, where applicable, and in observing the general environment for example, the socio-economic situation of the household and the well being of the household members. Such a practice has further enriched the report. The reason of using this method was that, it is often the case that some activities do not get reported in the FGDs or the interviews, and can only be noted by observation. During the exercise, the transect walk through this methods was done, a researcher visited many areas and meet with respondents. The objective was to make observation of people's participation in political and election of leaders, the way they participate in other development activities. During the transect walk observation data were collected as shown on table 2: Community stresses, sources and assets

The observation involved people who made general tour across the Mailimoja Ward. The visiting enabled observers to know how communities are participated in selecting their leaders and how all sex are involved in decision making. The visiting opened mind and draw a visual representation of the Mailimoja ward to community as well as women and men participate in political and economic matters.

An observation also done on open spaces drain and homes observed the actual status of sanitation in the field. During such visit piles of solid waste were vividly observed on open space, unoccupied plots and in drains.

Results and discussion showing that poor planning in urban areas, deforestation, noise pollution, air pollution and solid waste are environment stress found in

Mailimoja ward. Community members expressed that the private sector franchise that was contracted by Kibaha Town Council breached the contract resulting into pilling up of solid waste in the community.

Contrary that waste management was directly the responsible of Local Authorities. The Town Council played an important role in financing and provides waste collection and disposal services. Apart from collection the management was also responsible for supervising those engaged in solid waste management. Research had showing that pollution in Kibaha was so serious that many water borne diseases to human had been reported during the rain seasons when a lot of run-off water discharged into the canals that sometimes served as a source of water for domestic use.

1.3.4.7 Records/Documentary Review

This method was used to get background information about women IGAs and poverty alleviation. It includes documents such as relevant theoretical paper and progress/evaluation reports. Further literature was obtained from the Websites and libraries especially at Open University (CED Program), AICAD, KTC, SIDO, SELFINA and Ward Development Committee (WDC).

The reasons for using this method were to collect secondary data purposely for research reference and for situational analysis prediction. Some indicators were used to assess the entrepreneurship awareness among women, poverty status, illiteracy and local government initiatives for supporting Income Generating Activities into

informal sectors. Data collected from selected indicators were related to economic activities, education, income and poverty level.

1.3.4.8 In-person Interview (Face to Face)

Interview was used where by a researcher explore unstructured question to respondents sometimes due to physically visiting unexpected question asked by the researcher which involve Mailimoja local government leaders. Local government workers like Health officers, community development workers, Agriculture and livestock officers, women group members and peer educators were interviewed.

Interviews constituted the major methods of data collection for this study. This was partly because of the nature of the study itself- an opinion survey to assess the change in certain variables over a certain period of time and partly because of the low literacy level of the participants. The latter made it impossible to use self administered questionnaires. In this interview method, the interviews were guided by structured schedule with closed and open-ended questions administered by the researcher. Respondents were interviewed separately to avoid external influence or consultation between them. The interviewer goes to the respondent; ask the respondent questions from the questionnaire. The questions are asked in a systematic manner i.e. question number one is asked, a response is provided and the interviewer fills in the questionnaire the response to that question.

The advantage of this method is that the non-response rate tends to be lower and the disadvantage is that it can introduce interviewer's bias. The recommendation is that proper training is necessary, which leads to the reduction of the interviewer's bias.

The reasons of using this method are including high illiteracy level among women. Thus many respondents would need assistance in filling the questionnaires although some of women can read and write but their level of understanding is quit lower. The other one is women overburdened by daily workloads. Hence even if the questionnaires are given to them, they may not have time to read and fill them, even assume the women are literate.

1.3.4.9 Focus Group Discussion

The purpose of extending discussion to the targeted group was to enable the assessment to come up with a comprehensive picture of the problem at hand, such a view facilitate much in the drafting the problem statement.

Actually, for more qualitative information, Focus Group Discussion (FGD) and in-depth interviews were carried with selected community leaders. Checklist was used as a guide for the discussion. Essentially, the focus group discussion was used to support the questionnaire and was also used to clarify issues which were mentioned in the questionnaire. However the FGD was help to amplify the rationalization as well as being a confirmatory method to research findings in order to get further insights. Among the 20 members of HTK Mama Kwanza group along with other 10 members from different group were constituted 3 groups of 21 women who managed to participate full on the identification of the needs (needs Assessment) and finally setting the priority among the various needs which were mentioned and discussed by the group members.

Here several questions were developed by the researcher and were able to present them to the group, thereafter the group was able to raise several points and were noted down by the researcher.

This was the major way of data collection during the assessment, discussion was conducted in democratic approaches both participants CBOs, NGOs, local Government leaders, and community members were involved, although men participation in discussion was less than women but good organized discussion was stimulated people concerned their community affairs as the result good information has been collected as shown on table 2 Community stresses, sources and assets.

1.4 Community Needs Assessment Findings

The findings and results of this Community Needs Assessment [CNA] are transparence and therefore few data are in the table presentation but a number of these data are in form of elaboration /explanation and therefore the recommendation are well based on the data from this research. To ensure and maintain reliability survey questionnaire were pre-test before the collection of actual data. In addition, the use of different method and different tools for collecting the same information ensured the reliability of tool used. Applying more than one method ensure validity through transect work is which observation and listening were applied.

1.4.1 Background Characteristic of the Respondents

Respondents of different ages were participated in the group discussion; this was done purposely in order to give an opportunity between different age groups to present their views on the stresses which exist in the community.

The table below present the age of respondents which were 21-30 youths, 31-44 years old the other one is about 45 and above were older. Findings show that women of the age 31-44 are engaged mostly in income generating activities because they have many family responsibilities.

Table 1: Age Group Respondents

Age group	Frequency	percent
21-30	5	10%
31-44	30	60%
45 and above	15	30%
	50	100%

Source: Data survey 2012

1.4.2 Obstacles and Opportunities in Implementing Development Activities

The major objective of the study is to investigate the opportunities and obstacles on women economic development in Mailimoja Ward, Kibaha Town Council, and Coast region in Tanzania. In the process, will assess the obstacles hinder implementation and determine the project that will improve sustainably.

In exploring the obstacles and opportunities available, using Participatory Rural Appraisal (PRA) along with (O&OD) as means of collecting data whereby the community discussed, present their view and ranked through voting their stress, sources and assets.

PRA was the approach and method that enabled rural people to share enhances and analyzes their knowledge of life and conditions, to plan and act and to monitor and evaluate. The O&OD process was used on shifting a paradigm of such a unilateral participatory approach into a bilateral participatory approach of, by and for the people.

The community conducted 4 Mitaa meetings whereby analyzed their social, economic and cultural issues as stresses. After listing their stresses, they found sources of stresses and then community assets. These assets were treated as opportunities to their stress/obstacles towards there development.

Using these types of participatory methods, the community managed to express themselves and came out with the following ranked community stress, source and assets found in Mailimoja ward.

On opportunities point of view, through interview and observation using transect walk, the researcher revealed availability of potential customers as it is a convenient place and accessible along Dar es Salaam to upcountry road, not only that but agricultural products businessmen come to Kibaha to purchase in whole sale eggs, chickens, and different variety of fruits, they also selling in whole sale tomato and onions. The other opportunity is that of availability of credit facilities which provides financial assistance to the economic groups such as FINCA, PRIDE, SELFINA, NMB, CRDB and KTC. Obstacles are including poverty, unemployment, poor security and drug abuses. The community managed to improve the stresses through implementing income generating activities (IGA) such as food vendors, fruit juice

making, selling finished goods (batics, vitenge, khangas, used clothes known in swahil as “Mitumba” curtains, table mates). They also engaged in agricultural activities by cultivating maize, yams vegetables, mangoe and orange fruits. Some of the harvests are selling. These product activities are as figures shown below.



Photo 1: HTK Mama Kwanza Group (Food and Fruits Processed Products)

Table 2: Community Stresses, Sources and Assets

SN	COMMUNITY STRESS	SOURCE OF STRESS	COMMUNITY ASSET/OPPOTUNITIES
1	Poverty	Poor infrastructure, land tenure, poor social policy and lack of credit facilities	Town council, Banks- NMB,CRDB, and Ward SACCOS
2	Unemployment	Lack of employment opportunities, low level of education	Growth of informal sector, existence of adult education and Vocation of training Centre.
3	Poor security	Poor governance, low	Community policing

community participation

14 Drug abuse

Joblessness/lack of
unemployment

Norms and value of the
people are respected hence
avoid misunderstanding

Source: Data Survey 2012



Photo 2: HTK Mama Kwanza Group's New Food and Fruits Processing Machine



Photo 3: Mailimoja women engaged in food vendors

Source: Data Survey 2012

The researcher examines the women members if they receive training before started project. The following table shows that 78% did not received any training on how to operate and managing their income generating activities, only 22% received training once during the preparatory stage. This was supported by Focus Group Discussions (FGD) from all three groups formulated, a group of Youths, Adults and elders. All the groups' members suggested that there is a need of training on entrepreneurship and business management skills so as to run their income generating activities profitably but were invain as the only training provided on how to start and run the existing IGAs.

Table 3: Receiving Training Before Started the Project

	Frequency	Percent
Yes	11	22.0
No	39	78.00
Total	50	100

Sources: Data Survey 2012

The table above indicates that most of the women IGA are running the activities without any kind of training to guide them in the production and managing their business.

The researcher also examines the question of the training helpfulness, 34 members not agreed due to the types of training received and how was being conducted. From the research findings shows that 68% responded negatively whereby 32% said to be helpful.

The following figure verifies.

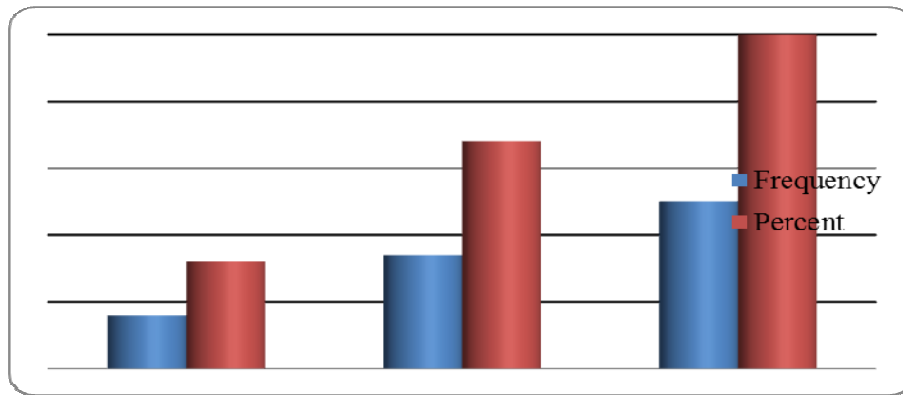


Figure 3: Training Helpfulness

Sources: Data Survey 2012

The figure above indicates that training provided was not help them as required training on entrepreneurship and business management skills

In spite of the efforts done, the community lack various skills to cope with the prevailing situation of new technology era. The type of skills responded in their discussion were ranked as follows. The figure below shows the type of training required.

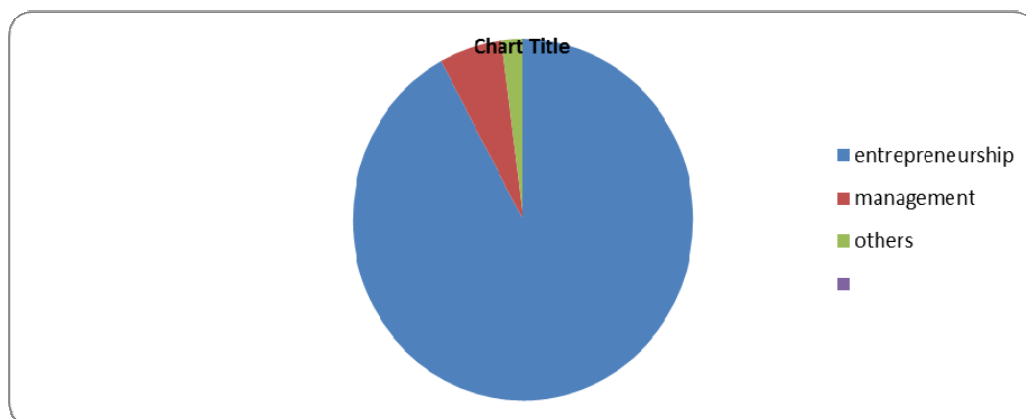


Figure 4: Community Training Equirements

Sources: Data Survey 2012

Over 92% of interviewed members demanded training on entrepreneurship skills in order to implement their project activities profitably hence sustainability. Not only that but also management skills required as 6% mostly community, others 2%. From the research findings shows that most of members demanding entrepreneurship skills, this indicates that group's members are running their IGAs without entrepreneurship knowledge and some lack business management skills.

The researcher examines the standards living among the group members as a statistically significant in determining development of the community. From the research findings show that 60% was not improved their standards of living and 40% improved their standards of living. This implies that majority of the community are not producing enough for surplus in income generating activities in the sector of agriculture and trade. In agricultural they can cultivate maize, yams and vegetables, not only that but also finished goods such as vitenge, khangas, mates, baskets and also used clothes known in swahili as "mitumba".

The following table verifies

Table 4: Group members' standards of living improvement

Improved living standard	Frequency	Percent
Yes	20	40
No	30	60
Total	50	100

Source: Field Data 2012

The question of decision making among the women members group is most important as to determine who access and control over resources, from the research

findings shows that 80% has no decision making over resources, 20% has decision to control resources. The following table verifies.

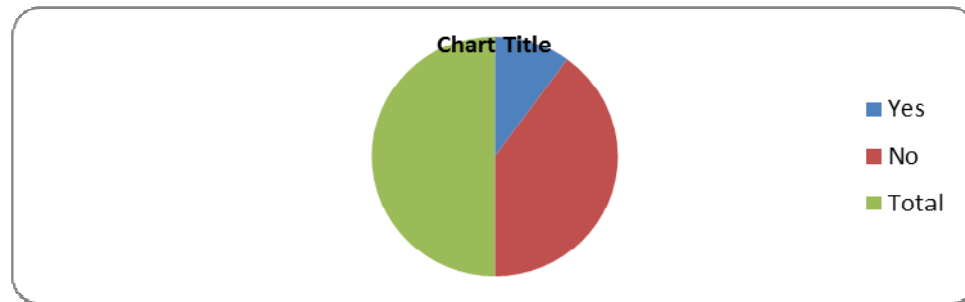


Figure 5: Decision Making

Source: Field Data 2012

The figure above shows that women managed to access resources for production but after that they don't have decision in controlling income, controlled by their husbands and can be used for other affairs. Their husbands have many commitment outside the aim of their wives's initiated projects, so the end result will be the project to be failed.

Table 5: Group Members' Decision Making

Increased decision making	Frequency	Percent
Yes	10	20
No	40	80
Total	50	100

Source: Field Data 2012

The researcher also examines how decision making was raised from leadership position, sharing ideas, productivity and husband's response. From research findings show that 58% from sharing ideas, 24% from leadership position, 12% from

productivity, and 3% husband's response. This indicates that women engaged more in sharing ideas but their husbands respond negatively.

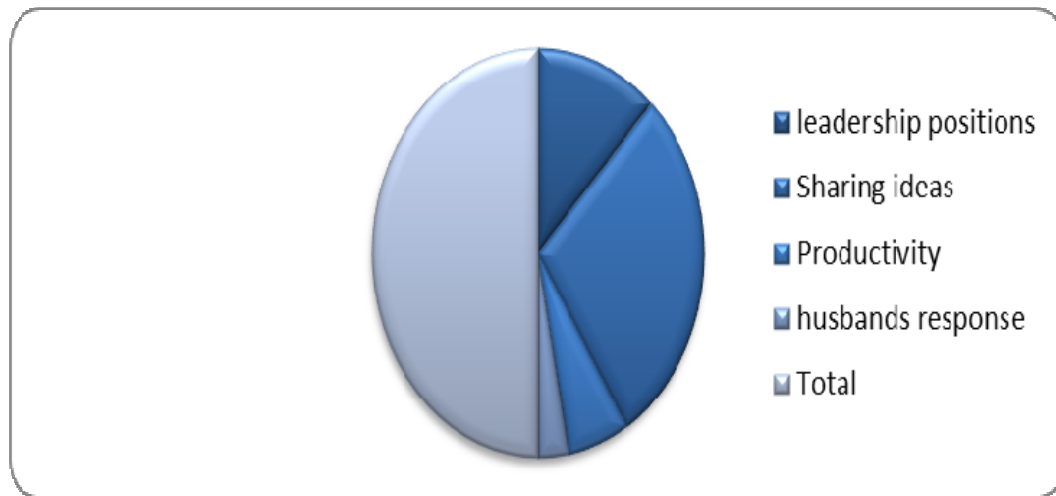


Figure 6: How increased decision making

Sources: Field Data 2012

Husbands' response is most important, without which the project will not sustain as resources has to be controlled by both of them.

Table 6: How Increased Decision Making

How increased decision making	Frequency	Percent
leadership positions	12	24.0
Sharing ideas	29	58.0
Productivity	6	12.0
husbands response	3	6.0
Total	50	100

Source: Field Data 2012

1.4.3 Problems Identification

Problems were identified by the community of different age groups through participatory methods; starting with the general meeting whereby identification of different groups made, interviewing and Focus Group Discussions [FGD]:

Table 7: Problems identification (cause effect analysis)

Age group	Problem identified	Causes	Effects
21-30	Low income	Low capital	Poverty
	Inadequate entrepreneurship skills	Low education	Low productivity
	Inadequate business premises	Lack of business area	Low production
31-44	Loan inaccessibility and credibility	Low education	Low productivity
	Inadequate entrepreneurship skills	Low capital	Low productivity
	Low income	Low education	Low productivity
45-	Low income	Low capital	poverty

Source: Field Data 201

1.4 Community Needs Prioritization

Prioritizing is the next step after identifying problems by the villagers to be solved. Problems are many but resources are scarcity so we need to prioritize so as solve according to the available resources. Prioritizing is the process of ranking specific objectives derived from the matrix according to their importance. There are many tools used in setting priorities, some of these are Prioritizing by voting, Prioritizing by preference and Prioritizing by pair wise matrix

The findings of the research revealed four needs of the community, for the purpose of developing a project the researcher conducted a meeting with the community where forty people were able to attend the meeting. During the meeting four needs were being voted in order to get one need for CED project, the following were the results.

Table 8: Pair wise Matrix Ranking

Specific objective	Loan accessibility and credibility	Increased business premises	Improved Entrepreneurship skills	Low income	Points	Position
Loan accessibility and credibility		Loan accessibility and credibility	Improved Entrepreneurship skills	Low income	1	3
Increased business premises			Improved Entrepreneurship skills	Low income	0	4
Improved Entrepreneurship skills				Low income	2	2
Low income					3	1

Sources: research findings 2012

Ranking indicate that major stress to the community was low income followed by improved entrepreneurship skills, then Loan accessibility and credit but Increased in business premises scored none. The underscore the fact that the underlying of low income, Lack of entrepreneurship skills and Loan accessibility and creditability of course observed to be perpetuate within the community, women economic groups in particular is the limited knowledge and unemployment opportunities and access for income generating activities. Hence it is crucial to impact on the second priority entrepreneurship skills which is implementable to women in Maili moja in particular on income generating activities was observed.

1.5 Conclusion

According to the findings through different methods applied, it was noted that Mailimoja community members are experiencing the low income at the household level. As indicated from the survey, focus group discussion, records review and observation it was clear that the root causes of the problem is lack of viable and appropriate skills to initiate and run income generating activities within the community. Therefore, the community needs to undertake sustainably capacity building sessions to empower members on IGAs improvements and ultimately eradicate poverty among the group members. The findings of this study confirm those of previous studies regarding the nature of women's IGAs in Tanzania in relations to poverty alleviation strategies (Makombe, 1999), Hilhorst, and Oppernoorth, (1992) on financing women enterprise beyond barriers and bias, Kizunguto D L (1998) on factors affecting the progress of women economic groups in Tanzania and Mbughuni, (1994) on Gender and Poverty. Comparing the results for different regions, the paper finds that social institutions, rather than factors such as country income or level of participation in education, constitute the most important single factor determining women's freedom of choice in economic activities.

To make this project to be more sustainable more community needs to be full involved in this project. The project can use many community sensitization meetings to the community. The community after being aware of the project will participate fully in the whole process of the planning, implantation and evaluation. The planning process should also involve many actors including local communities, government agencies, International and National Non Governmental Organizations.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Research Problem

This chapter explains specific areas targeted for change. It also focuses and presents what the project is all about and its direction in general. The basis of this chapter is the findings and results obtained from the participatory assessment that led to the identification of the problem to be addressed by the project, the participatory assessment exercise assessed four aspects in community, economic, health and environmental aspects. Stress was identified in all aspects whereby Pair Wise Ranking was employed to find out the most felt needs for intervention. See table no.5 below for pair wise ranking results.

Table 9: Pair wise matrix ranking

Specific objective	Loan accessibility and credibility	Increased business premises	Improved Entrepreneurship skills	Low income	Points	Position
Loan accessibility and credibility		Loan accessibility and credibility	Improved Entrepreneurship skills	Low income	1	3
Increased business premises			Improved Entrepreneurship skills	Low income	0	4
Improved Entrepreneurship skills				Low income	2	2
Low income					3	1

Sources: Research Findings

Ranking indicate that major stress to the community was low income followed by improvement of entrepreneurship skills, then loan accessibility and credit but increased in business premises scored none. The underscore the fact that the underlying of low income, Lack of entrepreneurship skills and Loan accessibility and creditability of course observed to be perpetuate within the community, women economic groups in particular is limited knowledge and unemployment opportunities and access for income generating activities. Hence it is crucial to impact on entrepreneurship skills to women economic groups in Mailimoja in particular on income generating activities was observed.

From the pair wise ranking, low income was ranked high, and it was priority number one. In spite of low income being their first priority problem, lack of entrepreneurship skills which is the second prioritized is more practical implementable. Hence the project ultimately worked with the women groups in Kibaha town to increase their income and reduce poverty.

2.2 Problem Statement

The low income at household and individual level in Mailimoja Ward is a major community concern. The social and economic condition is not good and women are more vulnerable to poverty than men for social, economic and cultural factors.

2.2.1 The cause of low income in absence of entrepreneurial skills

Several factors have contributed to women's low income in Mailimoja ward. The problem of low income among majority of women is primarily contributed by absence of entrepreneurial skills, presence of traditions and culture which limited

their opportunity to education and employment as well. In the ward there are few numbers of women employed in private and government sectors, so as to limited opportunity to engage in IGA and other development activities.

In adequate education and skill prevent women to work in a competitive environment, resulting in low income to women. Lack of entrepreneurial skills along with limited access to loans accessibility and credibility are the other factors because financial institutions usually have difficult conditions, which are almost impossible to be met by a low income Tanzanian women.

2.2.2 Consequences of the Problem

Being the case, as a result of the existence of the causes mentioned above, women cannot per sue viable economic activities to improve their family living standards; instead most of them are forced to enter into illegal business and informal commercial sex for their survival and that of their families. Some mothers send their girls to work as house girls whereby their small salaries earned being sent to their parents.

In spite of all efforts by the different actors, most of women economic status still deteriorates, this situation suggests that there must be fundamental and practical factors that constrain women's entry into and survival in business. It is pertinent that these factors be investigated. Research in this direction should reveal the additional parameters that can help to understand the female entrepreneur in Tanzania. Once she is better understood she can be enabled to contribute more effectively to the

socio-economic development of the nation. There is a highly need of women sustainably empowered for poverty reduction

2.2.3 Project Description

The project title is “Enhancing sustainability of women economic groups through business management skills training” a case study of HTK Mama Kwanza women economic group in Mailimoja ward-Kibaha. The project based on women empowerment so as could run their projects profitably hence sustainability of the project activities.

Women incomes need to be changed, this goes together with creating awareness on gender and HIV related issues for attitudinal change. Women themselves declared that, if they could be empowered economically they could bring more development than what was observed in their families. The project was therefore designed and planned first to mobilize and sensitize women to involve themselves actively in income generating activities (IGAs). However the programme for capacity building to impart knowledge and skills relevant to their needs, such as initiation and management of IGAs and agricultural techniques was put forward.

Women are to be sensitized to fight against HIV/AIDS/STIs transmission to reduce new infection. Entrepreneurship skills were also to be enhanced in order to build capacity of women to run profitable income generating activities. Informal savings and credit practices were planned to be mobilized to solve the problem of accessing capital to initiate income generating activities.

The intervention aimed to empower women economically so that they could generate income and reduce poverty. These problems if not well addressed; the gap between

women and men would accelerate and hence increase level of poor living standard of women and the community at large.

2.2.4 Target Community

The project targeted to work with the community especial women engaged with economic activities in Mailimoja, particularly a group of twenty women known as HTK Mama Kwanza group. This group was within the Mailimoja ward. The group members and other community members were expected to participate fully in the implementation of the project activities. The intended achievements to be reached would benefit directly group members and indirectly other members within the community. The products from food processing expected to be produced were available in the community at reasonable price affordable to every individual. At the same time the other women who were not members of the group were invited to attend the training during project implementation to empower them to do other activities in a better way. The group and other members' commitment to the project helped to sustain the results obtained, as the sense and feeling of ownership was built.

2.2.5 Stakeholders

Major players who had stake in this project are Kibaha Town Council, AICAD, SIDO and HTK Mama Kwanza group. These stakeholders were mainly concerned with reducing poverty and improve rural development amongst the community members. Their attention was focusing on increasing women's income.

Kibaha Town Council's major role in the ward was to help community members through supporting women and providing them with soft loans with expectations of

increasing women income and improve livelihood. The support was expected to be provided to HTK Mama Kwanza members whereby the project was also targeted to work with the group. Therefore the project collaborated with the Council programs activities to achieve these expectations. The achievement was reached because funds and materials for operations were disbursed on time, and the commitment of women to implement the project was also high. The other stakeholders are Small Industry Development Organization (SIDO) and African Institute of Capacity Development (AICAD) who are providing technical and material assistance in the field of agricultural products such as food and fruits processing and providing soft loans to increase the capital. Other roles stakeholders play in the ward are as shown on the following Table 10 below.

Table 10: Stakeholder analyses

No	Stakeholder	Their roles	Their objective	Who are supported
	HTK Mama kwanza	Put into actions the project activities	Realization of income and change in their families	Women themselves
	SIDO	To create and sustain indigenous entrepreneurial base	Develop the small industry sector in Tanzania	Entrepreneurs, farmers,

	AICAD	Provide technical assistance	Giving people need driven skills and knowledge for socio economic development in the African region.	Farmers, Universities, Researchers, Development and training organizations, Non-Governmental Organizations (NGOs), Government Departments, Small scale industries and businesses, Women, Artisans and Craftsmen
	Kibaha Town Council	Provide soft loans through Women Development Fund [WDF]	Help women generate income and reduce poverty	Women

Souces: Data Findings 2012

2.2.6 Project Goals in CED Terms

The project goal was “To reduce income poverty among the women through sustainable empowering HTK Mama Kwanza economic and social for improved livelihoods”. The goal was to be achieved through capacity building so as to stimulate women to engage in more viable economic activities. Before implementing this project the group members were undertaking food and fruit processing individually, with no significant returns. They lacked proper management and entrepreneurship skills which hindered their progress towards improving economic

sustainability. The situation or gap needed intervention to improve the income among the women group members.

2.2.7 Main Project Objectives

The main objective was to increase sustainable economic and social status of women with their families through enhanced income generating capacity, awareness on gender and HIV/AIDS related issues by 2013

2.2.8 Specific Project Objectives

- I. To increase gender awareness and recognition of women's rights at the group and family level, within the program period.
- II. To increase awareness and open discussion among women themselves and within their families about HIV/AIDS related issues, causes, effects, transmissions, ways to avoid HIV infections, stigmatization] by the end of 2013.
- III. To increase capacity of women to access informal credits and loans by sensitizing HTK Mama Kwanza group members to initiate informal savings and credits practices by 2013.

The host organisation of this project was HTK Mama Kwanza women group. The group situated in Mailimoja ward, Kibaha Town Council, Coast region. The group was formed in 2011 with 20 members from the union of 3 women economic groups known as Hekima, Tumaini and Kweda women groups aimed to solve their economic problems that affect them much and their family development. The group was formulated and organization structured to easy management of the group.

2.2.8 Host Organisation/CBO profile

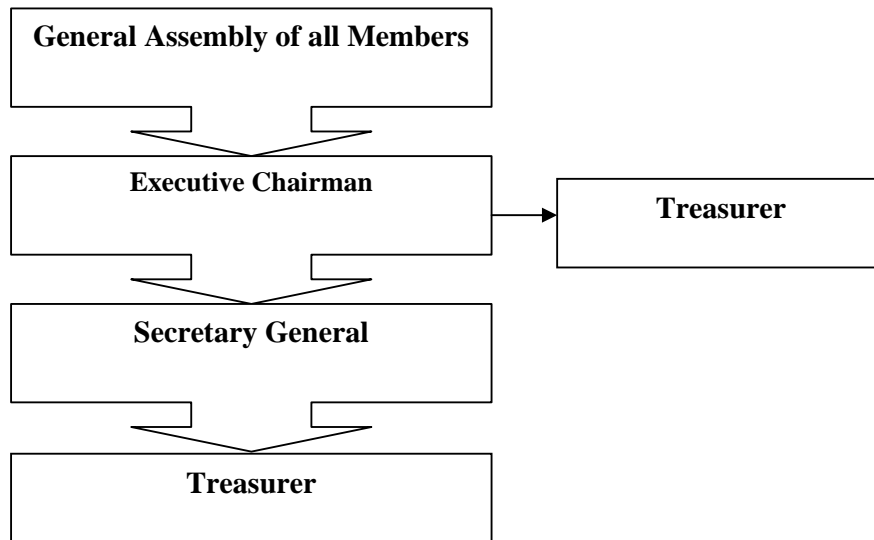


Figure 7: Organization Structure

Sources: Data Survey 2012

HTK Mama Kwanza’s food and fruit processing is the major activity of income generation for their livelihood. The group processes diverse agricultural products that include, nutritious flour, different types of fruit juices, spices, peanuts butter, pickles, dried vegetables and dried fruits.

2.3.1 Organization’s Vision Statement

“To develop the self-determination of a group of self-employed women engaged in food transformation of agricultural production in Kibaha Town Council by way of a viable enterprise that contributes to a higher standard of living for themselves and their families.”

2.3.2 Organization’s Mission Statement

“To increase economic opportunities and income of poor self-employed women engaged in food transformation of agricultural production in the Kibaha town

Council of Pwani Region through the creation of a financially viable social enterprise that provides them with commercialization services and market linkages so they can supply high-quality products to their customers.”

2.3.3 Activities;

To empower women economic groups sustainably on entrepreneurship and industrial management skills, dissemination of information, coordination, lobbying, marketing, advocacy and mobilization.

2.3.4 Organization Structure.

Executive committee; made up by chairman, secretary, Treasurer, and Deputy Chairman, and annual general meeting of all members.

2.3.5 The role of CED Student in the Project

The researcher’s role involved in empowering of women economic members of HTK Mama Kwanza group on the issues of capacity building in the field of entrepreneurship and industrial management skills. The researcher also managed to lobby and connects the group to credit and financial institutions.

2.3.6 The CBO Role in the Project

They are charged with the role of maintaining economic development and to make sure that all members are participating fully in food and fruit processing industry. They are also has to provide capacity building in management, leadership and group mebers, training and provide training materials, provision and facilitation the availability of soft loans so as to increase capital for the group, technical support, community mobilization, sensitization, Monitoring the implementation of the project activities

2.3.7 SWOC/SWOT Analysis Matrix

Table 11: SWOT Matrix Analysis

	STRENGTH	WEAKNESS	OPPORTUNITY	THREATS
location	Urban area with multi- business activities	reduced no. of market share due to shops overcrowding	Availability of customers	-Low purchasing power of customer - High competitio n among the food processors
professional skills	Availability of training institutions such as Kongowe Vocational Training centre	Lack of funds to finance professional training	Availability of Bank and other financial institutions	High interest rate from financial institution which provide loans
capital	Availability of financial institutions	Lack of collateral for loan acquisition	Small business grouping like SACCOS which	Tough condition and bureaucratic

	for loan		issue loan with minimum interest rates	systems in issuing loan
climate	Availability of good season of business	Inadequate supply of food and fruits as raw materials during rainy season	Availability of bank loans to purchase raw materials from upcountry	Rough roads during rainy season

Sources: Study Findings 2012

2.4 Summary

In the chapter various problems were identified. All of them were most important in community development; these problems need a proper intervention and close collaboration of various stakeholders in order to bring significant change. The most felt problem identified and chosen for implementation in the project was lack of entrepreneurial and industrial management skills led to low income hence poor family living standards. The aim of the project was to empower women towards sustainable economic development and improve their lives. If these problems persist and remained unsolved, the consequences of poverty would be higher than in its current situation.

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

Chapter three entails to find out relevant information by reviewing a number of literature sources related to the topic of Sustainability of women economic groups for poverty reduction, which has been implemented under the project. For this case, the literature reviewed was based on sustainable economic empowerment as a means of poverty eradication. The focus mainly was to identify the gaps in empowering women economically that could lead to provide support and extend the knowledge through the implementation of the project. Therefore, this chapter covers three main parts including theoretical literature review, empirical literature review and policy review as far as women sustainably economic empowerment and poverty reduction is concerned.

3.2 Theoretical Literature

3.2.1 Poverty

Poverty is defined relative to the standards of living in a society at a specific time. People live in poverty when they are denied an income sufficient for their material needs and when these circumstances exclude them from taking part in activities which are an accepted part of daily life in that society" (BBC, 2013).

"The most commonly used way to measure poverty is based on incomes. A person is considered poor if his or her income level falls below some minimum level necessary to meet basic needs. This minimum level is usually called the "poverty

line". What is necessary to satisfy basic needs varies across time and societies. Therefore, poverty lines vary in time and place, and each country uses lines which are appropriate to its level of development, societal norms and values" (Ibid: BBC, 2013).

According to Stan Burkey (1996) defined poverty as lack of basic needs. Basic needs are those things that individual must have in order to survive as a human being. He defined also "absolute poverty" as the inability of an individual, a community or a national to satisfactory meet its basic need and "relative poverty" as the condition in which basic needs are met, but where there is an inability to meet perceived needs and desires.

Poverty has several attributes and its definition varies. National Poverty Eradication Strategy (NPES) for Tanzania has defined poverty as a multidimensional concept to include both income and human development. Thus, poverty extends beyond income and consumption, to include spread of malnutrition, disease and ignorance, high mortality, isolation, vulnerability, powerless and hopelessness.

Economists view poverty differently as income lowness but in broader sense poverty is identified in terms of deprivation of capabilities. Deprivation of capabilities means non-availability of or exclusion from educational possibilities, health care knowledge, and political freedom etc (Amartya, 1999).

3.2.2 Sustainable Development

Sustainable development refers to a development process which enhances peoples' capacity to create and consume wealth on a lasting basis. Sustainable development requires, among other things, a socio-economic, political and cultural environment

which enables people to engage in and sustain the development process. The political system should provide stability to allow people to engage in production. Intra-ethnic conflicts, tribal wars and social tensions, as well as denial of basic human rights, constrain efforts to promote sustainable development. The social relationships between individuals and communities can either promote or constrain sustainable development. Social security is thus one of the necessary prerequisites for promoting sustainable development.

In connection to that, “The sustainable Industrial Development Policy-SIDP (1996-2020)” places specific emphasis on promotion of small and medium industries through the following measures: supporting existing and new promotion institutions, simplification of taxation, licensing and registration of SMEs and improve access to financial services. In addition, SIDP encourages informal sector business to grow and be formalised. Furthermore, the policy identifies measures to enable indigenous entrepreneurs, women youth and people with disabilities to take part in economic activities (SMEDP, 2003:8).

3.2.3 Income Generating Activities

Income-Generating Activities as according to UNICEF are considered those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit. Income generating activities have been used to ensure a pro-poor focus in agriculture and rural development through NEPAD. UNICEF, 2000 TNZ: The Review of UNICEF-supported Women Economic Activities (WEA).

3.2.4 Women's Income Generating Activities in Tanzania

"Income-generating activities will be considered those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit.

Other types of support affecting production are considered complementary to income-generating activities, (GDRC, 2013).

Income generating for women in Third World countries arose in the context of the Basic Needs Approach (BNA) within the dominant concepts of WID which emerged in the early 1970s (Mbughuni, 1994). This Basic needs approach emphasizes the reduction of income inequalities between men and women. It is for this reason that women in Tanzania have for quite a long time now been encouraged to undertake IGAs so as to realize cash income of their own for supplementing their households' income and improve their standing of living. With the growing importance of the informal sector in Tanzania and the vital contribution of this sectors to the national GDP, women's IGAs are encourage since they contribute immensely in terms of providing basic goods and services to the majority of low income groups in Tanzania (Makombe, 1999).

3.2.5 Sustainability

Sustainability defined as an ability to corroborate or substantiate a statement, Ability to maintain or support an activity or process over the long term and from economic point of view as continued development or growth, without significant deterioration of the environment and depletion of natural resources on which human well-being depends. This definition measures income as flow of goods and services that an economy can generate indefinitely without reducing its natural productive capacity (Business dictionary, 2013).

Economic sustainability defined as the use of various strategies for employing existing resources optimally so that that a responsible and beneficial balance can be

achieved over the longer term. Within a business context, economic sustainability involves using the assorted assets of the company efficiently to allow it to continue functioning profitably overtime (Business dictionary, 2013).

3.2.6 Sustainability of Income Generating Activities

In sustaining women IGA, some measures should be taken into consideration; Leonor Melo de Velasco, says that, providing access to financial services to poor people is the best way of sharing wealth because it is the basis for sustainable development. It builds a sense of self-esteem and trust, by improving access to opportunities.

According to Per Emil Lindoe, Managing Director, Norfund, Norway, he said that,” To reach the Millennium Development Goals, employment must be created and income generated for most people. To achieve this, investments in profitable business activities are necessary. Micro finance is an efficient tool for the smallest businesses. They constitute an important part of local trade and industry and create a considerable number of jobs and provide substantial income for poor families. Investing directly in commercial Micro Finance Institutions (MFIs) or specialised funds helps to develop both jobs and new industry in small local communities. Thus extending financial services to poor people is an important element in the effort to reach the Millennium Development Goals.

Again, (Meena, 1993), stressed that. “Women's income-generating activities however, are enabling the majority of African states to weather a severe socio-economic crisis with minimal social upheavals, as women absorb the shocks of the crisis. And yet, such activities can only be sustained if; and only if; they are part of the mainstream plans, in other words, planned for, budgeted for and supported. With

present trends of economic liberalization, however, these income-generating activities will not survive the competition from external and internal companies. Less state intervention in the economy might be a death knoll to women's economic activities.

Moreover, “Poor women are always looking for ways and means to earn more cash. Their possibilities for earning cash from their own farming activities may be small, especially if access to land is limited. Sometimes the promotion of income-generating activities may prove to be a better investment from a nutritional point of view than an increase in women's productive capacities within farming. Income-generating projects for women have, however, tended to have low success, because they have been launched on a small scale to individuals, without a proper analysis of market conditions and women's potentialities and constraints for participating in such projects. Experience has shown that women's participation and cooperation are necessary ingredients for a successful outcome of such projects. So is the provision of support services, such as credit, marketing and training facilities (Ibid: 1993).

Women who are involved in food production through casual labor will need special considerations in agricultural programmes. This is because they tend to be the first ones to be excluded when agricultural modernization is taking place. This may imply a choice of agricultural technologies that does not exclude job opportunities for these women who often are landless. There seem to be a tendency for these to be the first ones to be excluded when agricultural modernization is taking place. Another possibility is to provide alternative sources of income for women that are no longer needed in the agricultural labor force”. Literature: Schumacher et al. (1980),

Garribaldi Accati (1983), FAO (1979), American Home Economic Assn (1981), Wazir (1985).

Again, Women lack of education and skills, particularly in technical, managerial and commercial fields, excessive burden of domestic work and child care aggravated by condition in the rural areas where women have to spend long hours collecting water and fuel wood, lack of capital and personnel, lack of training facilities, and differences in equipment. In areas with large migrant population as for instance in large urban centres, there is also the problem of lack of cohesiveness (Kizuguto, 1998: 11). On formal education Mascarenhas, O. and Mbilinyi, M. (1983) argued that, women lack access to education at the national level both in scientific and technical education. Women tend to put much attention in income generating activities and cannot easily expand their activities. They therefore cannot build up any meaningful assets with which to negotiate loans from the formal financial institution. Also the amount of credit that an individual can borrow is usually low and most often the credit facilities institutions refuse to finance much loans as it is not economical to them. Moreover the cost of a small loan is more expensive for the borrower (United Nations, ECA 1990).

3.2.7 Financing Income Generating Activities

Financing women's income generating activities should be beyond barriers and bias looks specifically at women and their need for finance, ways this demand is met at present, and how access to adequate financing and financial services can be enhanced. 'Finance' generally refers to credit and savings, but occasionally includes other

forms of financing, such as risk and profit sharing (Thea Hilhorst and Harry Opppenoorth-1992:9).

Women's enterprise takes myriad forms, and so do their needs for credit. Access to financial services can be needed simply to help an income generating activity continue, but, if applied well, also can sometimes serve as catalyst, facilitating working conditions and allowing an increase in the income generated. While this is true for the economic activities of women and men, women's needs for finance, the impact financial programmes have for them, and their rationale in seeking and using finance may differ. Further, to an even greater extent, existing financial systems, including those established by development projects, often set barriers-among them, stereotypes about women and economic activities that lead to bias in granting credit-that obstruct women's access (Ibid: 1992).

According to Buvinic, "Access to financing at affordable rates was recognized as a constraint for poor women, and taking this into account, many development agencies began to turn their efforts towards utilizing credit as a development tool. Studies of women-focused credit projects, mostly carried out by the implementing agencies themselves, generally have found positive economic and social benefits resulting from these projects and have shown credit projects to be generally superior to other types of income-generating initiatives" (Buvinic and Yudelman, 1989).

Also Berger, (1989), give emphasis as "Seeing that credit alone is not enough to raise women out of poverty, they add interventions that raise costs. Training has been one

such intervention. Poor women will be aware of what the opportunity cost of training is to them, in terms of the income they are obliged to forgo during training sessions and other costs, such as transport and child care. Training needs that emerge out of credit interventions and from the borrowers they are beginning to reveal the most tangible benefits to women. These needs may be addressed through training in basic, vocational, business or organizational skills”.

He added that “The ‘credit-plus’ approach has been justified as a means of increasing the effective use of credit and improving the productivity of borrowers (see box 6 for Kenya Women's Finance Trust). It is most often used where the target group is predominantly female. The approach does, however, raise the cost and administrative burden of implementation, thus potentially interfering with the project's ability to become self-sustaining. Some projects suffer from what might be called the ‘error of excess’ (Berger, 1989b). Again adding that financial services provided to the poor community play a key role of informing them how to run their projects sustainably so that in future the community is able to contribute financially (UNICEF, May 1992).

However, impact assessments of microcredit programmes argued to have always been based on the number of borrowers and repayment rates. This is supported by Pitt and Khandker (1996) who noted that most comparative studies of microcredit avoid estimating the poverty impact with the argument that small loans are being offered to the poor and the fact that such loans are being repaid is proof enough that the poor are being empowered through improvement in their incomes since they are

able to repay. It is however, not always true that, financial performance can measure change in people's lives as indebted clients according to Cohen and Sebstad (1999) as cited in Makina and Malobola (2004) may repay their loans even when their businesses have failed because of complex social factors. Therefore using such market proxies will not give a true reflection of the impact of microcredit on client (Makina and Malobola, 2004). The impact of microcredit has thus been controversial and inconclusive with different arguments advanced by different researchers.

3.1.8 Economic Empowerment of Women and Poverty Eradication

In Tanzania about 60 per cent of women in Tanzania live in absolute poverty. This is a result of the increasing poverty among the rural and urban population generally, the growing gap between the rich and poor; women and men; and among women themselves. In the rural sector and the poor urban suburbs, women carry a heavier burden because by tradition, women lack property rights and they also lack adequate knowledge on existing credit facilities. Due to their low education level, their knowledge and skills on how to manage their work is generally low. Most of women also depend on poor technology, which consume their time and energy (Gender, 2013).

To overcome this situation, the United Republic of Tanzania committed itself to enhance women's economic capacity through making credit facilities available to a majority of women. Building and supporting women entrepreneurial skill, improving their management capabilities, increase training and access to technology (Gender: Ibid).

3.3 Empirical Literature

3.3.1 Experience from Successful Women Project

(MICATZ, 2013)

Tanzania, Masai women are economically weak. Though Masai culture is one of the major attractions of tourism industry in Tanzania, Masai people are not benefited from the tourism industry. A local NGO in ILKDNGA and Monduli district is presently running different programs to uplift the economic condition of Masai women. ILKDNGA has been running an income generating projects for Masai women. In this project, Masai women are trained to make traditional Masai crafts, beads, clothes, handicrafts, and other goods. These products are later sold in market and part of this income goes to women. This is a wonderful project, if you enjoy Masai culture and rural life of Masai people. On Skills and Qualification point of view, there is no specific qualification needed to join the women's project Tanzania. Once you have skills in crafts, beading, and arts that would be great. You can join this project if you want to support the income generating efforts of Masai women.

Supports required to improve their initiatives includes a permanent building as there is no formal structure (example well-structured office or infrastructure) in this women project. There are 18 Masai women's groups in 8 different villages of Mt. Meru. The other one is professional skills, artists or professional having skills on crafts, beads, ornament, and handicrafts can teach them the recent techniques/designs so that can make better products and sell their products in markets. Not only that, but also for the non-professional just want to work and support these Masai women, then can work with them learning how to make Masai

crafts, beads, ornaments. It would be a wonderful experience to work with one of the native tribes who respects foreigners. Masai women's group also needs volunteers' help to learn English so that they can talk with tourists and sell their products directly. So, you can also run an informal English language class for Masai women. If you have knowledge and skills about marketing, then you can help Masai women to develop marketing strategies and help them to sell their products in national and international market.

Besides women's group, you can run English language classes for Masai children and local youth with a little English knowledge Masai youth can work as tourist guides making additional income for the family. Lesson learnt; if they are given financial, educational, entrepreneurial skills and industrial skills support, this project will improve the production, run profitably and sustainably hence improve their standards of living.

3.3.2 Studies on Women's Income Generating Activities in Tanzania

Studies on women's IGAs in Tanzania; (Bryceson and Kirimbai, 1980; Mbughuni and Mwangunga, 1989 Omari, 1991) found that the activities were small-scale; traditionally feminine; service oriented; utilizing traditional skills with small capital investment and low returns. It is generally felt that although the activities meet women's real and critical need for cash; they didn't have an empowerment component and hence continued to reinforce oppressive gender relations. It was out of such shortcomings of the WID approach to women's IGAs that, the Gender and Development (GAD) approach is now being used and reinforced. Through GAD,

women are active participants and have been mainstreamed in the development process. This has enabled them to realize and utilize their potentials for self-empowerment and hence their full participation in poverty alleviation.

Studies on women's IGAs in Tanzania also indicate that their outcome is constrained by some degree of women's lack of access to capital; raw materials; skills and technology (Mbughuni, 1994). There are also some gender specific limitations like lack of free time; restricted mobility; misuse of resources by husbands; various forms of officialdom; welfare orienteer of the activities; dependence on grants; and misappropriation of funds for poorer women by the well-connected (Mbughuni, *ibid*). Yet other limitations are cultural, religious and ideological systems prevailing in a society.

3.3.3 Lesson Learnt from Empirical Review

Hence clearly, since the women project have difficulty attracting profitable, high-tech businesses, primarily because of a lack of an educated labor force and a lack of infrastructure, they have to be trained on simple entrepreneurial skills, bookkeeping and accounting as part of fulfilling the law requirements. Every business must account for the profit and loss, expenses, and many other accounting activities. What is most in small business is that they want to focus on growing their business as a result, bookkeeping process and accounting are important, as to when proper accounts are not kept the group members can lack of trust among members.

3.4 Policy Reviews

3.4.1 Women's Economic Empowerment in Tanzania

Tanzania's Women in Development Policy was developed in 1992 and replaced in February 2000 by a Women's Development and Gender Policy, with increased focus on gender. In February 2000, the National Subprogram for Women's and Gender Advancement, which is the national strategy to implement the Beijing Platform of Action, was approved. This strategy addresses 4 out of the 12 critical areas of concern identified in the Beijing Platform for Action enhancement of women's legal capacity, economic empowerment of women and poverty eradication, enhancement of women's political empowerment and decision-making, and women's access to education, training and employment (Mgossi, 2013).

In connection to that, Government Programmes in Tanzania on Entrepreneurship in 1994 was established Women's Development Fund (WDF), a national programme, administered by Ministry of Community Development, Women Affairs and Children (MCDWAC) by then, now known as Ministry of Community Development, Gender and Children (MCDGC) to raise the economic status of women through employment and income generating activities. The fund has been active in mobilizing resources, providing loans, acting as a guarantee fund and offers business advisory services for women. Under the Fund, specific credit guidelines, created with input from women themselves, have been created to assist women's access to credit. At the district level, each district is required to contribute 10 percent of its annual income to the scheme to operate as a revolving fund. Beneficiaries of the fund are women 18 years and above and young mothers.

On formal education Mbilinyi and Mascarenhah (1986) argued that, women lack access to education at the national level both in scientific and technical education. Women tend to put much attention in income generating activities and cannot easily expand their activities. They therefore cannot build up any meaningful assets with which to negotiate loans from the form financial institution. Also the amount of credit that an individual can borrow is usually low and most often the credit facilities institutions refuse to finance much loans as it is not economical to them. Moreover the cost of a small loan is more expensive for the borrower (United Nations, ECA 1990).

It can be emphasized enough that although women's projects can contribute towards an improvement in the conditions of women, the final success of these projects will ultimately depend on the extent to which women participate fully in all the productive sectors of the national economy and are accepted as full members of the society, both socially and politically. By the end of the decade, scattered evidence was revealing that an increasing number of poor women were creating their own jobs in small-scale agriculture, manufacturing, services and petty trade (Berger, 1989a).

3.5 Conclusion

The main three parts of literature review as theoretical literature review, empirical literature review and policy review been covered based on the women economic development. Various contributions provided from different researchers and practical factors that constrain women's entry into and survival in business and additional parameters that can help to understand the women entrepreneurship in Tanzania.

Some of contributions includes training of group formation, encouragement (re-organization for capacity building), and skill training (in production management, financial and credit management, banking skills, credit mobilization, group formation, and resource and personnel management) hence sustainability of women economic groups for poverty reduction.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

This chapter presents overall implementation and achievements of the project by looking at what was identified during participatory assessment as the stress to be addressed, what was planned to be implemented what has been accomplished and achieved in the period of this programme. The project was implemented in a view of “Sustainability of women economic groups through training on simple bookkeeping and business management skills for poverty reduction” whereby the low income among the women was identified as a major concern. It covers the planned project activities and actual implementation to date. It also shows the comprehensive project proposal including the planned project activities and its actual cost. In developing this implementation program, a Community Needs Assessment (CNA) was carried out October-December 2012 and this involved understanding Mailimoja women economic groups and the community where HTK Mama Kwanza women economic group is located.

The Analysis of the community covers aspects such as knowing the administrative structure of the group, population characteristics, economic activities, social stratification and power relation, the leadership pattern and its influence. The research also was conducted based on the results from CNA to find out the factors that limit the sustainability of women income generating activities. At the commencement of the study, HTK Mama Kwanza was at a stagnant stage of growth.

It was facing entrepreneurial and leadership skills problems and a general lack of confidence in the ability of its leaders to meet their members' expectations. This in turn, affected participation of the members in the group activities and therefore threaten the very existence of the group.

4.2 Products and Outputs

The project was geared to produce quality skills for both HTK Mama Kwanza economic group members and other Mailimoja ward women economic groups in initiating, managing, supervising and monitoring income generating activities. It aimed at creating ability to design and develop a strategic plan among the group members and staff. The project intends to facilitate the initiations of three collective IGA among the ten groups. It also focuses to facilitate the formation and registration of a local association for social advocacy and economic purpose among the three groups in Mailimoja ward.

As the result of trainings conducted (Product), HTK Mama Kwanza group leaders were strengthened and empowered to lead effectively. Not only that but also, group members were trained on entrepreneurship skills (Value chain and marketing linkages, simple accounting and bookkeeping). As per summative evaluation conducted in Dec 2012 (Output), harmony among the group members was enhanced and group members are optimistic about their future. A five years strategic plan and annual operation plan for 2013 were developed, a building for group's food and fruits processing shop construction work were started and fundraising for initial capital of a group shop were initiated.

Table 12: Project Activities, Output, Outcome, and Input

No	Activities	Output	outcome	Input
1.1	Conduct sensitization meeting to 90 women on formation of new groups	Mailimoja Community has project activities reflected in their Ward and community development plans.	Ward development programs reflect the poverty alleviation initiatives	Program and training manuals -Training materials Budget for project investments Project coordinator/field workers
1.2	Organize and convene stakeholders meeting to 10 development actors in Mailimoja Ward.	Selected group of poor women are socially and economically empowered to have decent, viable and manageable IGAs.	Increase women's decision making capacity, technology upgrading.	
1.3	Training 20 HTK mama kwanza women economic group members on entrepreneurial skills, simple accounting and bookkeeping	Availability in markets support	Availability in markets support	
2.1	Sensitization and technical training to 40 women on formation of informal savings and credit societies	Ward development programs reflect the poverty alleviation initiatives.	Availability of Ward initiated formal savings and credit societies	
2.2	Support HTK mama kwanza group linkage to financial institutions	Women IGA aware of financial institutions	Sustainability of women income generating activities	
3.1	To conduct technical training to 20 HTK	Women IGA knowledgeable on	Improved productivity	

	mama kwanza members group and other 20 members on machinery food and fruits processing	machinery tools and equipments		
3.2	Train HTK mama kwanza group on value chain and marketing linkages	Running project activities profitably	Improved productivity	
4.1	Train HTK Mama kwanza women group members along with their family on gender issues	Women workloads reduced	Increase women's decision making capacity	
4.2	Training on traditional cultures and norms	Get rid of outdated traditional cultures and norms	Increase women's decision making capacity	
5.1	Conduct awareness session to HTK Mama kwanza women group members along with their family on HIV/AIDS/STIs	Awareness on reduction of HIV new cases infections	Sustainability of women income generating activities	
5.2	Distribution of information materials to 9 Mailimoja women economics groups for dissemination and awareness rising	Awareness raising	Increase women's decision making capacity, technology upgrading.	
6.0	Project Evaluation	Project be on track	Sustainability of the project	

Sources: Data Findings 2012

The planning of project activities was based on the views and opinion of women group. A learning process was established and strengthened so that views and opinion of women formed the basis for planning, implementation and monitoring.

4.3 Project Planning

The project planning describes the set of activities to be performed, responsible persons for undertaking activity, the resources required and planned timeline was developed in the form of table on implementation plan. The Logical framework of the project is presented also on table. The project was planned in conjunction with HTK Mama Kwanza which is the hosting CBO. The project intended to collaborate and involve local and central government, available stake holders such as Kibaha Town Council, AICAD, SIDO and community members to improve the household incomes through capacity building for the existing IGAs group within Mailimoja ward operation area. For tangible results and effectiveness within the minimum time available, the project focused on women economic groups of Mailimoja ward. The project was planned in such a way that, it will be easier for the community members to replicate hence form other viable community based IGA groups within their areas.

4.3.1 Implementation Plan

The actual implementation has demanded more time and involvement than expected. Through close interaction with the group's leaders it revealed other needs which had to be addresses before embarking into the objectives of the project. The need to conduct a training on leadership, group dynamics and planning emerged hence they were addressed before the development of the strategic plans. In collaboration with

the whole group members, the five year strategic plan (2013-2017) and one year operation plan for 2013 was developed. Proposal writing skills and strategic planning was also addressed to HTK Mama Kwanza member staff.

Table 13: Actual Implementation Plan

No	Activities	Resources	Duration	Responsible
1.1	Conduct sensitization meeting to 90 women on formation new groups	Allowances and travelling costs.	January 2013	Author and group leaders
1.2	Organize and convene stakeholders meeting to 10 development actors in Mailimoja Ward.	Allowances and travelling costs.	January 2013	Author and group leaders
1.3	Training 20 HTK mama kwanza women economic group members on entrepreneurial skills, simple accounting and bookkeeping	Allowances and travelling costs.	February 2013	Author and group leaders
2.1	Sensitization and technical training to 40 women on formation of informal savings and credit societies	Allowances, travelling costs and stationary.	February 2013	Author and group members
2.2	Support HTK mama kwanza group linkage to financial institutions	Allowances, travelling costs and stationary.	March 2013	Author and group leaders
3.1	To conduct technical training to 20 HTK mama kwanza members group and other 20 members on machinery food and fruits processing	Allowances and travelling costs.	March 2013	Author and group leaders
3.2	Train HTK mama kwanza group on value chain and marketing linkages	Allowances and travelling costs.	April 2013	The group leaders

4.1	Train HTK Mama kwanza women group members along with their family on gender issues	Allowances, travelling costs and stationary.	April 2013	The group leaders
4.2	Training on traditional cultures and norms	Allowances, travelling costs	May 2013	The group leaders
5.1	Conduct awareness session to HTK Mama kwanza women group members along with their family on HIV/AIDS/STIs	Allowances, travelling costs and stationary.	June 2013	The group leaders
5.2	Distribution of information materials to 9 Mailimoja women economics groups for dissemination and awareness rising	Allowances, travelling costs and stationary.	June 2013	The group leaders
5.3	Project Evaluation	Allowances, travelling costs and stationary.	June 2013	The group leaders

Sources: Data Findings 2012

4.3.2 Inputs

Inputs are materials used in production processes, they are employed during the project implementation included; human resources inputs, financial resources inputs and materials input. Human resources were HTK Mama Kwanza women economic group members, KTC staffs, technical personnel such as Ward

The inputs used mostly were those used as training materials for capacity building. [Flipcharts, marker pens, hand cuts, masking tapes, note books and ball pens].

Leaflets and magazines were also collected and distributed. Computer software for data analysis was used in analysing data and report preparations. Finance, money was important input used during project implementation. It was used for transport to the training venues, monitoring of the project, purchasing training materials and equipment, paying staff involved and the researcher during implementation.

Table 14: Input quantities and costs

NO	ITEM DESCRIPTION	SIZE	QUATITY	EACH	AMOUNT
1	Flipcharts	pc	6	8,000	48,000
2	Marker pen	outer	6	12,000	72,000
3	Masking tape	pc	6	500	3,000
4	Note books	pc	180	1,000	180,000
5	Ball pens	pc	180	500	90,000
6	Hiring projector, flipchart stand and audio visual.	set	6	75,000	450,000
	Transportation		1	207000	207,000
	Food and snacks		1	600000	600,000
	Allowances		1	350000	350,000
	Total project costs				2,000,000

Source: Data Findings 2013

4.3.3 Staffing pattern

The project was implemented in collaboration with other practitioners in the area of intervention. They are including AICAD based in Sokoine University of Agriculture Morogoro under the project of Community Empowerment Programme [CEP] and

Small Industry Development [SIDO] provides expertise as it was important in the meeting project objectives. More details of staffing pattern and staff job description are attached in the appendix: 11

4.3.4 Project Budget

Budget is needed in order to implement projects properly. The budget incurred in equipment costs, start up costs, re-occurring operating expenses, and outsourced services costs. Total project budget which covered the whole cost of all items above was accounted to Tshs: 2,000,000/=. The cost of materials used including stationeries, food and snacks, training allowances and transportation.

4.4 Project Implementation

Implementation of project activities were on two categories as to most of them were implemented as it was planned and the second category was that of some activities were implemented although were not in the project plan simply due to the fact that those activities were seen to have input on the achievement and sustenance of project objectives. Among these are development of Vision and Mission of the group, link the group to the other stakeholders such as AICAD and SIDO and being provided with material support. During the reporting period, some of activities were not yet covered. It was planned to be implemented after the completion of this project.

4.4.1 Project Implementation Report

The project was implemented in collaboration with HTK Mama Kwanza women economic group staff and volunteers, group leaders and members. Capacity buildings

training workshops were the main activities undertaken during the project implementations. Collaboration and political will were available from local government leaders.

4.4.2 Implemented Activities

In achieving the stated objectives and accomplishment of project goals, the following activities were implemented under each objective in Kibaha ward of Kibaha Town Council.

4.4.2.1 Objective 1

To increase sustainable economic status of women from viable IGAs

i Activities

Conduct sensitization meeting to 90 women on formation new groups

One day sensitizing meeting conducted in the first week of April year 2013 to the women of Mailimoja centre. During the meeting they discuss importance of formation and running income generating activities sustainably. The Mailimoja women are now aware of viable IGAs formation.

Organize and convene stakeholders meeting to 10 development actors in Mailimoja Ward. The stakeholder meeting were convened in the second week of April 2013, 10 different stakeholders were attended along with HTK Mama Kwanza group members, a one day workshop, stakeholders cooperated with HTK Mama kwanza

women group in the field of entrepreneurship, industrial management and how to get soft loans.

Training 20 HTK mama kwanza women economic group members on entrepreneurial skills, simple accounting and bookkeeping. The activity aimed to raise awareness on the importance of setting up and maintaining up-to-date books of accounts when running a successful business. However specifically was to train and supervise the groups to begin maintaining simple book keeping a cash book, with all payments and receipts recorded which was sufficient, the book should carry a list of debtors, creditors & closing stock at the end of year.

The said training was conducted to the members group in the third week of April 2013 for three days during which they get an exposure on an introductory part, how to start an economic activities, industrial management and marketing. All 20 participants enjoyed a lot the training as they were acquired relevant skills. Group members are now aware of starting the viable projects.

4.4.2.2 Objective 2

To reduced problem of capital base through formation of formal savings and credit practices

ii Activities

Sensitization and technical training to 40 women on formation of informal savings and credit societies

This one day activity done in the fourth week of April 2013 and attended by group members and other 20 interested women from different groups of Mailimoja ward made a total 20 participants. Reason behind to incorporate other groups is that of gaining experience. They discussed and agreed on the formation of informal savings and credit societies within their ward.

Support HTK mama kwanza group linkage to financial institutions

The one day workshop was conducted in collaboration with 3 financial institutions based in Kibaha as NMB, CRDB, and NBC. The workshop executed in the first week of May 2013. During the workshop these institutions shared ideas and agreed to cooperate with the women economic groups, they were insisted to be bankable.

4.4.2.3 Objective 3

To improve the existing food and fruits processing skills

iii Activities

To conduct technical training to 20 HTK mama kwanza members group and other 20 members on machinery food and fruits processing

The 3 days training to HTK Mama Kwanza and other women interested in food and fruit processing activities were conducted in the second d week of May 2013. Total 40 participants were acquired modern food processing technology knowledge. The training covered the selection of different types of fruits, processing and marketing. They also get an exposure on how to maintain the equipments.

Train HTK mama kwanza group on value chain and marketing linkages

Train was conducted, group members are now are operating profitably, production improved and marketable.

2.4.2.4. Objective 4

To increase gender awareness and recognition of women's rights at family level

iv Activities

Train HTK Mama Kwanza women group members along with their family on gender issues

One day training was conducted to the 50 participants on gender issues, traditional cultures and norms subjects were taught.

2.2.2.5 Objective 5

To increase awareness about HIV/AIDS /STIs among group members and their families

v Activities

Conduct awareness session to HTK Mama Kwanza women group members along with their family on HIV/AIDS/STIs

The one day awareness training conducted to the HTK Mama Kwanza and their families, 45 participants made aware of HIV/AIDS/STIs in reducing number of new infections. This was done in the fourth week of May year 2013.

Distribution of information materials to 9 Mailimoja women economic groups for dissemination and awareness rising

This is an ongoing process activity through project life; it includes collection and distribution of leaflets, fliers/posters. It will be a permanent agenda to every group meetings and any group functions.

4.3.2 Summary Activities

A Community Economic Development (CED) related project was developed based on identified problems through Community Needs Assessment and survey which incorporated focal person questionnaires, focus group discussions, observation and documentary review. However, the exercise was extended to HTK Mama Kwanza women group which was the host organization to this project. The overall aim of these project activities was to impart knowledge on how to conduct small business successfully. Train women groups on how to make profitable businesses, how to exploit local opportunities around, and how to explore markets and market information for their products.

Project achievements are including fully community participation in the whole process, CNA Manual and Training manual on business management produced, skills on how to operate food and fruits processing machines, community are aware on prevention of HIV/AIDS/STIs new infections and gender related issues such as access and control over resources, they get an exposure on how to start an economic activities, industrial management and marketing. Therefore, greater attention needs to be paid to the development of the sector in general to promoting women owned income generating activities in the communities and ensure women's economic empowerment as a way to reducing poverty and promoting growth.

4.4.3 Project Implementation Gantt chart

The Gantt charts were developed for the project schedule and project implementation. Planned activities such as needs assessment exercise, participation of group meetings, training on leadership, group dynamics, planning and strategic planning were implemented. Monitoring and evaluation were also conducted. Other activities which were not in the initial Gantt chart such as assisting HTK Mama Kwanza women group staff in proposal writing skills, development of the CBO strategic plan, development of annual operation plan to IGA group members at Mailimoja ward, preparation and development of training materials in Kiswahili language [simple bookkeeping] to group members were also undertaken.

Table 15: Project mplementation gantt chart

No	Activities	Resources	Duration							Resp. Person
				J	F	M	A	M	J	
1.1	Conduct sensitization meeting to 90 women on formation new groups	Allowances and travelling costs.	Jan 2013							Author and group leaders
1.2	Organize and convene stakeholders meeting to 10 development actors in Mailimoja Ward.	Allowances and travelling costs.	Jan 2013							-do-
1.3	Training 20 HTK mama kwanza women economic group members on entrepreneurial skills, simple accounting and bookkeeping	Allowances and travelling costs.	Feb 2013							-do-

2.1	Sensitization and technical training to 40 women on formation of informal savings and credit societies	Allowances, travelling costs and stationary.	Feb 2013							-do-
2.2	Support HTK mama kwanza group linkage to financial institutions	Allowances, travelling costs and stationary.	Mar 2013							-do-
3.1	To conduct technical training to 20 HTK mama kwanza members group and other 20 members on machinery food and fruits processing	Allowances and travelling costs.	Mar 2013							-do-
3.2	Train HTK mama kwanza group on value chain and marketing linkages	Allowances and travelling costs.	April 2013							Author and group leaders
4.1	Train HTK Mama kwanza women group members along with their family on gender issues	Allowances, travelling costs and stationary.	April 2013							Author and group members
4.2	Training on traditional cultures and norms	Allowances, travelling costs	May 2013							-do-
5.1	Conduct awareness session to HTK Mama kwanza women group members along with their family on HIV/AIDS/STIs	Allowances, travelling costs	June 2013							-do-

5.2	Distribution of information materials to 9 Mailimoja women economics groups for dissemination and awareness rising	Allowances, travelling costs	June 2013							-do-
5.3	Project Evaluation	Allowances, travelling costs and stationary.	June 2013							-do-

Sources: data Findings 2013

CHAPTER FIVE

5.0 PROJECT MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter presents how the project was monitored, evaluated and how it was planned to ensure the sustainability of the project. Monitoring and Evaluation gives an opportunity to check whether the implementation of planned activities was on the right track towards achieving goal the desired project objectives. This process helped to rethink and re-plan for better achievements of intended objective. The chapter also explains how the project would ensure its capacity to function after the completion of project period. The exercise was participatory that involved the researcher, HTK Mama Kwanza, stakeholders and other nearby interested women group members involved.

5.2 Why Monitoring and Evaluation?

Monitoring is a periodically recurring task already beginning in the planning stage of a project or program while Evaluation is assessing, as systematically and objectively as possible, a completed project or program (or a phase of an ongoing project or program that has been completed). There are several reasons why monitoring and evaluating of the project is particularly important for community based projects including accountability as to when you win funding from an organization, they will usually make it compulsory for you to report back on what you're doing and what you're spending their money on. Not only that, but also to secure future funding,

check the project's progress against your original plans as it can be easy to lose sight of the original aims you had for your project. In connection to that will learn from your experience as to proper monitoring and evaluation of your project means you can see what has worked well and what hasn't. Lastly will motivate staff and volunteers, by showing your volunteers and staff real, concrete evidence of the impact their hard work has had will make them feel great hence encourage them to continue working with your group, or to take on new sustainability projects.

5.3 Participatory Monitoring

Monitoring is a systematic process of collecting and analyzing information to track the efficiency of the organization in achievement of goals. Monitoring provides regular feedback that helps an organization track costs, personnel, and implementation time, and organizational development, economic and financial results to compare what was planned to actual events. In its simplest terms monitoring is collection and analysis of information to track what's going on.

The purpose is to provide all concerned with information as to whether group objectives are being achieved. Hence researcher used this method because of its advantage to stakeholders, i.e. learning project problems and finding solutions. Adjustments and /or modifications were made and results both written and oral were presented to groups in order to take action accordingly.

5.3.1 Monitoring Information System

Monitoring information system is needed to keep the project on schedule and see the progress towards achieving the objective. The information was gathered through

field and site visiting and observation where implementation and running of the project activities was observed. The exercise was done through participatory manner whereby focus group discussion, activity and interviews beneficiaries were asked various questions about the progress, the problem encountered so far, and together they learned more how to continue improving the work for better performance.

The monitoring information was collected throughout the entire period of the project implementation. The result from monitoring exercise was used to set the evaluation stage, whereby at the end of the project period, evaluation was undertaken.

5.3.2 Participatory Monitoring Methods

Monitoring data was collected by using different participatory tools such as interviews, record review, accounting records; Follow up, group meetings with project members and observation. Data was analyzed manually and presented by using written reports and also through oral presentation to the stakeholders who were participated in monitoring information gathering as follows;

5.3.2.1 Follow Up

Making follow-up visits and providing technical advices to groups involved in food and fruits processing and other related economic groups.

5.3.2.2 Monthly Meeting

The group was planned under this project that for monitoring purpose, the group members in every month will meet to discuss and prepare a report about project progress. Copy of the report was forward to the Kibaha Town Council, AICAD and

SIDO who are the project advisers. The project advisers were to visit the project in every two month for monitoring.

5.3.2.3 Focus Group Discussion

Focus group discussion was done using the checklist prepared by the researcher before the interview. The discussion was conducted with members and leaders of the organization aimed at understanding the progress of the activities aimed at achieving the goal of empowering women economically.

5.3.2.4. Observation

Participatory observation was applied by attending group activities to see how actively all members participated and observe decision making process, for example participation of group members in training and practice. Observation method was used for the purpose of getting direct information about behavior of individual and groups. Also it enabled the researcher to understand the strength and weakness of the training offered.

5.3.2.4 Review of Group Record Books and Quarterly Report

Record review was useful for determining the understanding of trainees, content and usefulness of the material offered during training and trainee's ability to understand the contents. Attendance register helps monitoring team to monitor number of participant's attending each training session, while Quarterly reports assist all stakeholders and donors to understand what decision to be made in order to achieve the desired goal.

5.3.2.5 Reasons for Choosing Focus Group Discussion, Observation and Review

The researcher and monitoring team used different tools in monitoring project activities. For triangulation purpose it was important to use more than one tool which ensures reliability of the information collected. Direct observation facilitated the monitoring team to understand how the activities such as trainings were conducted. Record review and quarterly reports assisted in reviewing the project regularly, to compare approved work plans with actual performance, and to take corrective action as required. Focus group discussion facilitated the monitoring team to have a clear picture of the group perception on how the activities were implemented.

5.3.3 Data Analysis

Quantitative and qualitative information was analyzed using Tally sheets and Summary sheet and presented by using written reports, tables and also through oral presentation to the stakeholders who participated in monitoring information gathering.

5.3.4 Monitoring Results

During the implementation of this project monitoring visit was done involving all team members. Members fully participated, reports produced and forwarded to project adviser. Minutes of the meetings were found well kept. Results of the monitoring showed that about 80% of all the planned activities were timely done. Twenty women (100%) were trained on developing group guidelines (group constitution), Group formal registration, entrepreneurship training, and establishment of saving and credit scheme was done as stated in the work plan.

The training conducted was efficient because the number of business establishment have increased. About 80 % of the respondent said that resources were efficiently utilized; facilitators were available when asked to participate in the training; training materials were sufficient and inputs were available. However, 15% of the respondent said that resources were poorly utilized because they don't know how to read and write.

Eighty five percent of the respondents acknowledged that project activities were assessed and documented as planned. All expenses [purchased items] were recorded in the ledger books and when issued it was well documented. The supervision of other staffs was done by the project coordinator and leaders. Respondents feel that the HTK Mama Kwanza women economic group management needs some assistance in ensuring the success of the organization.

5.3.5 Participatory Monitoring Plan

Table 16: Summary Monitoring

GOAL: “To contribute to reduced income poverty amongst women through empowering HTK Mama Kwanza members economically and socially for improved livelihoods”.					
OBJECTIVE: Increased sustainable economic and social status of women with their families through enhanced income generating capacity, awareness on gender and HIV/AIDS related issues by 2013					
Specific objectives	What was monitored [indicators]	How was monitored	Planned time to monitor	When [actual] was monitored	Budget allocation
1.0 Increased sustainable economic	<ul style="list-style-type: none"> Number of individual and /or group with 	<ul style="list-style-type: none"> Group records. Progress 	Throughout the project	Monthly, both activity and	60,000/=

status of women from viable IGAs	IGAs <ul style="list-style-type: none"> • Number of women attended 	reports <ul style="list-style-type: none"> • Project evaluation 		its output was monitored	
2.0 Reduced problem of capital base through formation of formal savings and credit practices	<ul style="list-style-type: none"> • Group members practicing informal savings and credit • Volume of group savings • Number of groups starts getting capital loan from their financial institutions 	<ul style="list-style-type: none"> • Training report • Focus Group Discussion • Individual interview 	Throughout the project	Monthly	30,000/=
3.0 Improved the existing food and fruits processing management	<ul style="list-style-type: none"> • Percentage increase in profit generated • Application skills acquired on manual and machinery processing • Number of women attended 	<ul style="list-style-type: none"> • Training report • Observation • FGD • Site/field visit 	Throughout the project	Monthly	50,000
4.0 Increased gender awareness and	<ul style="list-style-type: none"> • Gender relation between wives and husbands 	<ul style="list-style-type: none"> • Training report • Observation • FGD 	Throughout the project	Monthly	60,000/=

recognition of women's rights at family level	<ul style="list-style-type: none"> • Increase number of women engaged in social and economic activities • Reduced number of practices of traditions and culture hinders women development 	<ul style="list-style-type: none"> • Site/field visit 			
5.0 Increased awareness about HIV/AIDS /STIs among group members and their families	<ul style="list-style-type: none"> • Number of leaflets/magazines collected and distributed • Number of community received leaflets/magazines • Number of women attended VCT for their status check ups 	<ul style="list-style-type: none"> • Training report • Observation • FGD Site/field visit	Throughout the project	Monthly	50,000/=

Sources: Data Findings 2013

5.4 Participatory Evaluation

Evaluation is a systematic process of collecting and analyzing information to assess the effectiveness of the project or programs in achieving its goals. The evaluation

provides regular feedback that helps project implementers to analyze the consequences, outcomes and results from the action. It also helps to assess the relevance, scope and sustainability of the project.

5.4.1 Reasons for Evaluation

The evaluation of the project was very important in order to assess its progress. Thus it focused on identifying project achievements, challenges and problems. There was a need to examine the performance of the project since its inception. The evaluation also aimed at enhancing the best practices of the project. Evaluation was carried out as a continuous activity with the participation of all stakeholders of the project, most important beneficiaries. The evaluation was carried out by the Project Management Committee from the Ward which was representing the community people as beneficiaries and some official from the municipal.

Participatory evaluation was done to determine what the project has been able to achieve in terms of the goals and objectives planned in the initial stage. The stakeholders involved in the exercise at the mid of the project to see whether the activities implemented were in line towards achieving the project objectives. For this particular case, the project evaluation conducted in June 2013 whereby the information collected during monitoring was used on evaluation. Doing an evaluation was helped to see how and where the project had been successful. It also helped to see how well funds have been used, and what the benefits of the project had been to those involved. So the information could be used to improve the future projects.

5.4.2 Performance Indicators

Performance indicators formulated both qualitative and quantitative was useful criteria for measuring success or assessing the achievement of objectives of the project. However, there are most important two types of indicators in evaluation that are used to determine the success of the project. Therefore, during evaluation the indicators used to measure whether the project was successful were designed to provide both summative and formative evaluation.

5.4.3 Formative Evaluation

A formative evaluation (sometimes referred to as internal) is a method for judging the worth of a program while the program activities are forming (in progress). This part of the evaluation focuses on the process. Thus, formative evaluations are basically done on the fly. They permit the designers, learners, and instructors to monitor how well the instructional goals and objectives are being met. Its main purpose is to catch deficiencies so that the proper learning interventions can take place that allows the learners to master the required skills and knowledge. It is also useful in analyzing learning materials, student learning and achievements, and teacher effectiveness. Formative evaluation is primarily a building process which accumulates a series of components of new materials, skills, and problems into an ultimate meaningful whole Misanchuk (1978).

This type of evaluation is qualitative in nature, and was used direct interview, focus group discussion and observation. Women who were targeted asked various questions on topic covered in the training program from what they learnt; important

of trainings, changes realised and important things to be considered in order to improve the project results. A brief report was prepared, recorded properly and pointed out as areas of consideration and recommendation provided to strengthen project performance and increase its sustainability.

5.4.4 Summative Evaluation

Summative evaluation was defined as the collection of data after instruction occurred to make judgments about the instruction such as “grading, certification, evaluation of progress, or research on effectiveness (Bloom et al., 1971, p. 117). A summative evaluation (sometimes referred to as external) is a method of judging the worth of a program at the end of the program activities (summation). The focus is on the outcome. All assessments can be summative (i.e., have the potential to serve a summative function), but only some have the additional capability of serving formative functions Scriven (1967).

Summative evaluation can take place during the project implementation, but is most often undertaken at the end of a project. As such, summative evaluation can also be referred to as ex-post evaluation (meaning after the event). The various instruments were used to collect the data are questionnaires, surveys, interviews, observations, and testing. The model or methodology used to gather the data was specified in a step-by-step procedure. It also been carefully designed and executed to ensure the data is accurate and valid.

5.4.4.1 Why Undertake a Summative Evaluation?

Summative evaluation provides a means to find out whether your project has reached its goals/objectives/outcomes. It allows quantifying the changes in resource use

attributable to the project so that you can track how you are the impact of your project. It also allows to compare the impact of different projects and make results-based decisions on future spending allocations (taking into account unintended consequences). Not only that, Summative evaluation also allows to develop a better understanding of the process of change, and finding out what works, what doesn't, and why. This allows you to gather the knowledge to learn and improve future project designs and implementation.

5.5 Participatory Evaluation Methods

Participatory Rural Appraisal (PRA) was the method employed. The study team comprised of the researcher and Community Development Officer from Mailimoja ward and the beneficiaries, HTK Mama Kwanza women economic group and other interested nearby groups in Mailimoja ward.

The major tool used during evaluation was group meeting. Sample size involved the trained group's members. Purpose of the tool was to give and receive information, conduct evaluation and formulate recommendations, comparing changes over time in the same group.

Open discussion and applying of structured questionnaires tools were used. The questions were in such a way that relevance, effectiveness, efficiency; impact and sustainability facts were gathered. The above was combined with observation, listening techniques, review of relevant available educational programmes. First step on evaluation during the meeting project objective was reviewed. It was about

imparting of knowledge on group dynamics, business skills and accounting record keeping as well as activities to achieve the objective. Secondly, a brief introduction from the researcher followed by a discussion on focused questions as to "why do an evaluation", and "what do we want to know". And thirdly, structured questioners were used to facilitate the meeting discussion. They were designed in such a way which gave answers to efficiency, effectiveness and impact of the project. Were the intended and unintended results achieved? What was their impact on stakeholders? Were there obvious changes as a result of the project? This study conducted project evaluation so as to assess project achievements, constraints and challenges. The detailed information on methods used for evaluation was as follows:-

5.5.1 Meeting

The researcher first called a meeting with community members and members of women economic group (WEG) for evaluation. At first the researcher explained to participants the overall objective of the meeting and invited participants to express their feelings about the project. Open discussion to all participants and focus group discussions was among the methods used interchangeably. The methods were very useful and assisted in exploring more information as discussed in evaluation findings.

5.5.2 Interview

Community group interview is a series of structured questioners in form of face-to-face interview. Both open ended questions and forced choices were combined to facilitate discussion in a meeting organized for the targeted group. Some techniques were applied

when conducting interviews they included brief introduction which described why we conduct the interview, its importance, sometimes the interviewer had to slow down and repeat the question.

The researcher interviewed a few WEG members to learn more about project success. This was done immediately after ending evaluation meeting and it aimed at supplementing for some information collected. The interview was also made to other organization partners in particular Kibaha Town Council, AICAD and SIDO. Others were staff from Mailimoja Ward Office the aim of interviewing them was to get their views about the project. All of them had a comment that the project has brought changes for the community members as majorities are thinking for having an income generating project.

5.5.3 Project Evaluation Summary

Table 17: Summary Evaluations

Specific objectives	Performance indicators	Expected results	Actual outcomes
1.0 Increased sustainable economic status of women from viable IGAs	<ul style="list-style-type: none"> • Number of individual and /or group with IGAs • Number of women attended 	<ul style="list-style-type: none"> • Group records. • Progress reports • Project evaluation 	Increased in number of IGAs

2.0 Reduced problem of capital base through formation of formal savings and credit practices	<ul style="list-style-type: none"> • Group members practicing informal savings and credit • Volume of group savings • Number of groups starts getting capital loan from their financial institutions 	<ul style="list-style-type: none"> • Training report • Focus Group Discussion • Individual interview 	One formal savings and credit society formulated
3.0 Improved the existing food and fruits processing management	<ul style="list-style-type: none"> • Percentage increase in profit generated • Application skills acquired on manual and machinery processing • Number of women attended 	<ul style="list-style-type: none"> • Training report • Observation • FGD • Site/field visit 	Marketability
4.0 Increased gender awareness and recognition of women's rights at family level	<ul style="list-style-type: none"> • Gender relation between wives and husbands • Increase number of women engaged in 	<ul style="list-style-type: none"> • Training report • Observation • FGD • Site/field 	Women recognised at all levels and aware of gender issues

	social and economic activities <ul style="list-style-type: none"> • Reduced number of practices of traditions and culture hinders women development 	visit	
5.0 Increased awareness about HIV/AIDS /STIs among group members and their families	<ul style="list-style-type: none"> • Number of leaflets/magazines collected and distributed • Number of community received leaflets/magazines • Number of women attended VCT for their status check ups 	<ul style="list-style-type: none"> • Training report • Observation • FGD Site/field visit	Decreased in number of new HIV cases

Sources: Data Findings 2013

Looking at the evidence on the achievement of results, there was improvement on group performance, the imparted knowledge and skills utilized (new business emerged, group utilized cash books as it was one basis for corporate accountability,

markets, profit determination achieved). Also there was efficiency of resources utilization. Direct indicators and indirect indicators were prior prepared by the researcher. A participatory evaluation is primarily oriented to the information needs of the program stakeholders. The researcher simply helped participants to conduct their own evaluations, thus building their ownership commitment to the results whereby facilitating follow-up action.

5.6 Project sustainability

Australian Agency for International Development 2000, define development sustainability as the continuation of benefits after major assistance from the donor has been completed. Sustainability is also referred as a characteristic of a process or state that can be maintained at a certain level indefinitely.

Sustainability refers to the continuation of a project's goals, principles, and efforts to achieve desired outcomes. Although many grantees think that guaranteeing the sustainability of a project means finding the resources to continue it "as is" beyond the grant period, ensuring sustainability really means making sure that the goals of the project continue to be met through activities that are consistent with the current conditions and workforce development needs of the region, including the needs of both workers and industry.

Among the many ways that sustainability has been defined, the simplest and most fundamental is: "the ability to sustain" or, put another way, "the capacity to endure."

5.6.1 Sustainability Elements

Project sustainability is the capacity of a project to continue functioning, supported by its own sources, even when external sources of funding have ended. As refer to the nature and design of this particular project women group members were owned jointly with the community people and the government. The project strategy of creating awareness and enhancing capacity of stakeholders on poverty alleviation initiatives, participatory planning of interventions and by using local resources available was create a sense of ownership of supported intervention. Also the project objectives are online with government effort to eradicate poverty (PRSP). The structure which was strengthened by the project i.e. Project Management Committee and social services structure are permanent structured to oversee the poverty alleviation issues at the end of this project and hence ensuring sustainability.

5.6.2 Sustainability Plan

In the sustainability plan exercise, four public meetings held. Public input was solicited during two rounds of public meetings. The first round of meetings was held in January 2013 to seek public input on the sustainability goals drafted for each topic area. The second round of meetings was held in April 2013 to seek ideas for implementation projects that would achieve the sustainability goals for the institution. The project team received valuable feedback at each of the four meetings and developed a comprehensive summary of the input received.

In connection to that, the women economic group members through knowledge and skills acquired shall be able to carry on even after the project support. Furthermore

there is a well-established research extension link in those areas that will continue with project activities after the end of the project. The Sustainability Plan also describes how planning should make the project sustainable overtime, the steps taken so far, and the expectations of sustainability for the future as narrated below;-

5.6.3 The training classes will enroll other interested women from other women economic groups,

5.6.4 These groups will be provided with learning material and some simple working tools to enable the women to fully engaged in Income Generating Activities [IGAs] for poverty alleviation,

5.6.5 Stablishment of revolving fund [VICOBA] will be enable the Women Economics Groups to borrow capital money and repay it back after they sale their products and this money is loaned to other group members, and

5.6.6 The Women Economics Groups will also be provided with extra training on family planning, HIV/AIDS, entrepreneurship and marketing to make sure they can continue to run their income generating activities and successfully reduce income poverty as well as be able to repay back loan towards sustainability of the project.

5.7 Institutional Plan

The Mailimoja ward and The Kibaha Town Council on the other hand is working with Mailimoja community in mobilizing and sensitizing women to view the project as their own and it is for the aim of solving community income poverty. The

organization along with other Institutions (AICAD and SIDO) also planned to train more community members on the importance of income diversification through income generating activities, hence gain support and participation of the community.

Moreover also project supplements long-term policies of the Tanzanian government to improve the economy of its people. Meanwhile The Government of Tanzania under the Ministry of Community Development, Gender and Children Affairs allocates money for women and youth to conduct training, mobilization, follow ups, for each council for women development activities purposes known as Women Development Fund (WDF) and HTK Mama Kwanza has already benefited this particular privileges and continuing to enjoy. However, the following steps were introduced to ensure the sustainability of the project for the women group; weekly contribution, the spirit of togetherness which was further fostered, more training on organization capacity and business management so as to ensure the growth of the business, women representation and participation in decision-making to all levels.

5.8 Summary

The participatory monitoring, evaluation and sustainability was important in the project, in order to review the progress of the project and improve the areas where did not perform well towards project objectives. It was learnt that, if we enhance women's economic capacity through making credit facilities available to a majority of women, building and supporting women entrepreneurial skills, improving their management capabilities, increase training and access to technology are able to bring

changes in family life. As we are aware that 'if development is not engendered it is endangered' (UNDP, 1997:7).

Monitoring and evaluation proved that, women have effectively implemented the project planned activities and realised income. Every stakeholder should take the issue of women as a cross cutting issue and work with them in order to solve their challenges and hence reduce poverty among them. It has been planned however that, women will strengthen more their activities for sustainability as it was realised just before the project ended, this was the case, and sustainability was assessed only on probability. The probability is high because during the project implementation most of the key factors for sustainability as pointed out by International Institute for Sustainable Development (1996) were adhered to.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATION

6.1 Introduction

This chapter presents conclusions and recommendations of the study undertaken in the Mailimoja ward on the sustainability of women economic groups for poverty reduction. The chapter gives the summary of the project which includes the finding from the participatory assessment, summary of the literature review, and the reason which guided the choice of the project. It further explains the project implementation and the level of achievements, looking into the project goals and objectives whether they have been achieved and the changes occurred within the target beneficiaries and the community at large. The chapter however presents the summary of participatory monitoring, evaluation and sustainability plan of the project. The recommendations to be taken into consideration are put forward that if well addressed will contribute towards reduction of income poverty and improving women living standards.

6.2 Conclusions

The research on women which has been done by different people in different places, together with this particular research by the CED student in Mailimoja ward has observed various constraints that hinder women to participate and engage fully in development activities to eradicate income poverty. The study was to assess how women groups could sustain with initiated income generating activities. It has been observed that better information about IGAs influences involvement of women

programmes given. This is because they managed to operate business and but not to the proper understanding of business management skills.

The project had four sub objectives and a set of activities achieve the intended goal. The implementation of project activities was undertaken successfully, although the activities of informal savings and credit practices were still not yet implemented during the reporting period. The project implementation results showed that, the project objectives were achieved. Some of achievements include HTK Mama Kwanza economic group members manage to run machinery food and fruits processing profitably, the ward established other 3 Income Generating Activities groups and generated income which helped to improve their family living standards. Most of the basic human needs were met; women are able to pay secondary school fees for their children, some of women have improved their houses. The group managed to get a plot for the construction of small food and fruits processing industry as currently they are paying Tshs. 2,400,000 annual house rent. Not only that but also selected group managed to get rid of outdated traditional cultures and norms, improved in women decision making capacity as they now can access and control over resources and lastly they are aware of avoiding HIV infections as taking prevention measures on issues pertaining HIV/AIDS/STIs.

However these achievements could be more if the HTK Mama Kwanza group financial capacitated in terms of soft loan or grant to purchase a larger freezer for storing food and fruits processed products.

Participatory monitoring, evaluation and sustainability were important in this project. It helped to review the progress of the project and improve to the areas which were

not performing towards achieving project goal and objectives. It was learned from the evaluation that, women if empowered, they are able to bring changes in the family, the community and the nation at large. It has been proved during the monitoring and evaluation that, with the minor support provided during the project program, women have effectively implemented the project activities and realized encouraging and promising income. Every stakeholder should take the issue of women as a cross cutting issues and try to work with them in order to solve their challenges of low income and hence reduce poverty among them. It has been planned however that, women will strengthen more their economic activities for sustainability.

6.3 Recommendations

The research on women which has been done by different people in different places, together with this particular research by the CED student in Mailimoja ward has observed various constraints that hinder women to participate and engage fully in development activities to eradicate income poverty. These constraints were mainly caused by presence of patriarchal value which limited opportunity to education, own land, insufficient power over decision making. However, in one hand the government ability to sufficiently provide support and services to all people in the country was limited and on the other hand policy makers were not keen and devoted enough to take into consideration the needs of women during policy formulation and implementation of even whatever it has been agreed to be done.

Hence, the researcher is hereby recommends to different stakeholders such as communities, Credit facilities, Donors and the Government in their process of

attaining sustainable women income generating activities in both urban and rural areas. Basing on the study results, generally it is recommended that, in order to support the poor women at the grassroots for poverty alleviation must review their credit policies, so as to meet the conditions of the resource poor. But again, the study has noted that commercial oriented policies that create loan dependents are more likely to worsen the poverty situation irrespective of the location and target factors that are to be addressed. Women groups should undertake investment plans or simple business plans, undergo a simplified bookkeeping, (only Cash book) and entrepreneurial training, improve dissemination and sharing of information among sponsored women groups such as exchange visits among themselves not only that but also reduce workload of women so as reduce time spent on fetching water, firewood, food preparation. Increase profitability through quality improvement of products. Sensitization on gender issues so that women can get support of their husbands in those initiated projects. And lastly train on intensive adult education and entrepreneurship not only to women but also to men who are heading household activities.

To effectively address the constraints faced by female entrepreneurs, support services are required at many levels as follows.

6.3.1 The Government

The Government should conduct national wide surveys to determine the needs, and debt capacity of women, in connection to this it should also help women satisfy the requirements made by financial institutions through the provision of education, enterprise development and training. Ministry of Community Development, Gender

and Children should make follow up and make sure that 5% contribution of the total annual revenue to the Women Development Fund is provided as agreed in the contract otherwise has to be penalized from the amount of funds to be disbursed to them. Such a condition will be a challenge to the councils. The Town Community Development Officer [TCDO] together with District Gender Issues Coordinator and other Community Development Officers must make sure that they work hand to hand with clients especially by continuing on training how to operate businesses and loans offered to them and how they can participate on income generating activities so as to improve their economic status. Also they should undertake proper follow-ups to assess the business performance on their clients and therefore being in position to give advice accordingly.

6.3.2 Donors

Donors have to coordinate their activities and exchange their experiences in the area of microfinance and gender, in connection to this they should allow for the participation of clients, especially female entrepreneurs, in the design and offering of financial services to micro and small enterprises. Most of the Tanzanian's communities still have low level of standard of living because of extremely poverty in the community. These communities need support either from internal or external. Kindly, donors are requested to keep on supporting these communities in all aspects of sustainability of community development programmes.

6.3.3 The Credit facilities

Credit policies can serve the poor when they address the factors that perpetuate poverty in the different localities. Credit agencies therefore, should make necessary

reforms and preparations for the schemes before implementation. Among other things, targeting has to identify the real poor women by assessing their actual requirements in the context of Tanzania environment. Provision of loans should go hand in hand with project feasibility study and training programmes specific on business finance as well as business management in order to avoid misuse of the funds. This is because it has been observed that the training takes a short time, which is not enough. Therefore there is a need to set a proper time for training that is up to 7 days instead of one to three days. This can ensure effective and proper use capital provided.

As revealed by the researcher that lack of business and management skills among the members of income generating activities is the major problem. Credit facilities should include in their programmes such trainings rather than giving them exposure to good practices on loan facility and procedures of repayments. In connection to this, the Credit facilities has discrepancies in loan repayment procedures and conditions led to burden to the beneficiaries. These are including short period on loan repayment, collection of money, sending money to the bank, all these discrepancies have to be rectified.

6.3.4 Women group members (beneficiaries)

The researcher recommends that the women group members should come out and exhibit their potential contributions in income generating activities or projects because it is only through their own efforts that true development can be realized. The women should be innovative in accessing information and communication on

finding different other donors such as Embbasies, religion institutions and private sector who are offering soft loans or grants with minimum conditions instead of relying on formal financial institutions. However, external support should be regarded as just a supplement to their existing efforts. In this way the outcome of the project is taken to be an impact of a collaborative action and partnership among all stakeholders and the women economic group's members. The community's leadership has the responsibility of creating gender awareness of project committee with the assistance of Local council authorities such as Kibaha Town Council officials on participatory development.

Communities should initiate their Income Generating Activities in order to solve their social problems. The beneficiaries should use the part of their income obtained from their income generating activities to raise their level of education through vocational training education's evening classes. Women groups will have to pool up their resources in terms of contribution of some portion of meager obtained out of project to the common fund, in order to guarantee the survival and sustainability hence meet the intended objectives. The borrowers are also advised to repay their loans in time in order to facilitate other women groups who are in need of such funds. When all the recommendations given are followed, then the effort by Credit facilities and other stakeholders on raising the income of the community especial women may successful and will be sustainable.

Monitoring and evaluation process is very important in the project. It is used like a mirror used to look the work implementation and used to review the progress of the

project. It is a stop and reflects approach. If you find things are not performing towards achieving project goal and objectives, it gives an opportunity to readjust and re-plan for improving the performance in order to achieve the desired goal. Therefore it is recommended for any project that, the research should include the monitoring and evaluation aspect for check and balance.

6.4 Area for Further Research

This project came out with important findings on the low income among women and poor living standards. However, the study could not exhaust all the community needs identified in the participatory assessment. There are many areas of intervention in Mailimoja that requires public attentions. Suggestion of areas for further research may include the following issues;

6.4.1 Health problems on HIV/AIDS and poverty, and

6.4.2 Economic problems on traditional and cultures that hinder women participation in economic activities and accessing to loans.

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APPENDICES

Appendix 1: Letter of Introduction

NORMAN GIMBI
MCED STUDENT
THE OPEN UNIVERSITY OF TANZANIA
DAR ES SALAAM

08TH OCTOBER 2012

TOWN DIRECTOR
KIBAHA TOWN DIRECTOR
P O BOX 30112
KIBAHA

Sir/Madam,

RE: REQUEST FOR FIELD ATTACHMENT

Refer to the above heading,

I, Norman Gimbi am a Senior Community Development Officer at Kibaha Town Council, as you are aware that currently I am undertaking studies; Master of Community Economic Development (MCED) offered by The Open University of Tanzania.

One of the requirements in my study is to be attached to a Community Base Organization (CBO) for practical learning and offering a technical support to that particular Organization during the whole period of study. In this regard I hereby request to be attached at your one of Community Based Organization (CBO). The field study will take six months starting with Community Needs Assessment and then developing a project.

I thank you in advance for your support towards attaining the professional and Organizational goal.

Thanks



NORMAN GIMBI

MCED STUDENT 2011/12

THE OPEN UNIVERSITY OF TANZANIA

DAR ES SALAAM

COPY TO: VICE CONCELLOR
OPEN UNIVERSITY OF TANZANIA
P O BOX 23409
DAR ES SALAAM

Appendix 2: Letter of Acceptance

KIBAHA TOWN COUNCIL*All correspondence to be addressed to Town Director*

S.L.P 30112

Phone No: 023 - 2402886

FAX No: 023 - 2402007

Ref: No. KTC/PF1592

TOWN DIRECTOR
KIBAHA15TH OCTOBER 2012WARD EXECUTIVE OFFICER
P O BOX 30112
MAILIMOJA

KIBAHA

Sir/Madam,

RE: FIELD ATTACHMENT FOR MR. NORMAN GIMBI

Refer to the above heading,

Mr. Norman Gimbi is a Senior Community Development Officer, Kibaha Town Council; he is currently undertaking Master of Community Economic Development (MCED) offered by Open University of Tanzania.

One of the requirements in his study is to be attached to a Community Base Organization (CBO) for practical learning and offering a technical support to that particular Organization during the whole period of field study. In this regard I request you to facilitate him to be attached at your Mama Kwanza women group organization for field study.

Support him towards attaining the professional and Organizational goal.

Leah
LEAH LWANJI

FOR: TOWN DIRECTOR

KIBAHA TOWN COUNCIL

KIBAHA

Mkurugenzi wa Mji
HALMASHAURI MJI
KIBAHA

COPY TO: VICE CONCELLOR
OPEN UNIVERSITY OF TANZANIA
P O BOX 23409
DAR ES SLAAM

Appendix 3: Interview for women group leaders

1. Name of the group.....
2. Date of the group establishment.....
3. Location:
Ward.....Division.....
4. Your position in the group.....
5. For how long have you been in position?
.....
6. Did the group have had any assistance? (Tick) (Fund, loan, material or any)
7. What are the problems did you face in your group?

No	Problem
1	
2	

8. How does the loan improving the economic status of your group members?
9. Does the group members participate fully in the whole process of the project?
(Tick) yes.....No.....If yes. how?
.....
10. What problems do you face in attempting to organize your group members towards the attainment of the set goals? (a)
.....(b).....(c).....
11. What do you think could be the solution to the problems above?
12. What are your general comments concerning the loan provided to your group by (loaner)?

Appendix 4: Interview schedule to group individual members

Date of interview.....

A: Introduction

1. Village.....

2. Ward

3. Division.....

4. District.....

5. Age

(01)19 -29

(02) 30 – 44

(03) >45 ()

6. Marital status (tick)

single	Married	Widower	Divorced

7. Education level (tick)

uneducated	Primary school	Secondary school	Adult education

8. Why did you join this group?

.....

9. What type of the project/activities you're dealing with?

.....

10. When did your project start?

.....

11. Do you get market for your products? Yes/No

12. Who provide capital?

.....

13. When was it provided?

...../...../.....Date/Month/Year

14. How much was it provided?

Tshs.....

15. Was the money for individual or group activities? ... (tick) Individual / group.

16 What were the loan conditions?

.....

17. Did you manage to meet the loan conditions?

Yes (01)

No (02) ()

If yes,

how.....

If no,

how.....

18. By receiving the loan have you improved your living standards??

Yes (01) No (02) Partial (03) ()

If yes,

explain.....

If yes,
explain.....

19. Do you manage to repay the loan? (Tick)

Yes.....No.....

If yes, to what extent? (Tick) a) Full.....b)

Partially.....

20. Is such amount enough to support your project activities?

Yes/ No. How?

.....

21. Is such amount enough to support your project activities?

Yes/ No. How?

.....

22. Do you participate fully in project activities and in the decision making? Yes/

No If no. Why?

23. Did you receive any training before starting your project? Yes /No. If yes

indicate the type of the course and its duration in the table below

S/N	Course type
1	
2	

24. Was the training helpful to you? (tick) Yes/No

If no, Why?

.....

25. Have you increased your ability in decision making on the matters affecting your

household family? Yes (01) No (02) Partial (03) ()

If yes,

explain.....

26. What are your general comments in as far as credit/loans are concerned?

Appendix 5: Focus group discussion (FGD) guideline

Place_____ Date_____ Time started_____ finished _____

1. What problems you encountered since membership of the program?
2. What were the income generating activities you engaged in to make living before and after loan membership?
3. Discuss how you become member of the loan program
4. What information (e.g training and others) you were provided after you admitted to be beneficiary of the program
5. Do some women have a stronger role than others?
6. Why do some women have a stronger position than others?
7. Why does the husband decide more than the wife?
8. Should this be changed, and if so how?
- 9 Loan source Advantage Disadvantage
11. Suggestion for new credit sources
12. Suggestion for new credit products
13. Suggestion for new economic activities
- 14 Any other issue you want to discuss

Appendix 6: Observation schedule

Economic Activities	Participation	Time
.....
.....

Date.....

.....

Place.....

.....

Observed/ new things learned.

.....

.....

.....

Recommendations.....

.....

.....

.....

.....

.....

.....

Appendix 7: Questionnaires

1.1 General Information

Name of the
community.....

Name of
respondent.....

Respondent's main
occupation.....

Age of
respondent.....

Respondent's
Tribe.....

1.2 Major information

A. Community ASSESSMENT

- i. Is volunteerism increasing or declining in your community?
- ii. Is community decision-making an open mind process?
- iii. Is all kind of people involved?
- iv. If no, which kinds of people are not involved?
- v. Are there various local cultural traditions that affect the community quality of life?

B. Economic Assessment

- i. What are major Economic activities available in the community?
- ii. What is your income per year?
- iii. Are financial services available in the community?

- iv. Does the community meet the conditions available?
- v. Is there any women groups running economic activities in the community?

C. Environmental assessment

- i. What are major natural resources available in the community [e.g. wood and water]?
- ii. Is there any Mtaa/Ward environment committee?
- iii. Is the committee satisfactorily performing its jobs?

D. Health Assessment

- i. Are there health services available in your community?
- ii. Are the services provided sufficient?
- iii. What are common diseases affecting mostly the community?
- iv. How the HIV/AIDS situation in the community is [is HIV/AIDS exists?]
- v. What are indicative factors for the spread of HIV in the community?
- vi. What is the major contributing for the spreading of HIV in the Mtaa/Ward?
- vii. What are the major causes of HIV transmission?

Appendix 8: Findings from individual members interviewed

Age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19-29	14	28	28	28
	30-45	33	66	66	94
	>45	3	6	6	100
	Total	50	100	100	

education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	uneducated	4	8.0	8.0	8.0
	primary school	30	60.0	60.0	68.0
	secondary school	11	22.0	22.0	90.0
	adult education	5	10.0	10.0	100.0
	Total	50	100.0	100.0	

Reasons for joining group project

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	increase capital	4	8.0	8.0	8.0
	basic needs	28	56.0	56.0	64.0
	keep busy	18	36.0	36.0	100.0
	Total	50	100.0	100.0	

Type of project/activities

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid petty business	16	32.0	32.0	32.0
food vendor	25	50.0	50.0	82.0
retail shops	6	12.0	12.0	94.0
saloon	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Project Started

	Frequency	Percent	Valid Percent	Cumulative Percent
2000	23	46	46	46
2004	19	38	38	84
2008	4	8	8	92
2010	4	8	8	100
Total	50	100	100	

Availability of market

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	16	32.0	32.0	32.0
no	33	66.0	66.0	98.0
3	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Improvement of living standards

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	20	40.0	40.0	40.0
no	30	60.0	60.0	100.0
Total	50	100.0	100.0	

Project participation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	26	52.0	52.0	52.0
no	24	48.0	48.0	100.0
Total	50	100.0	100.0	

Training before started project

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	11	22.0	22.0	22.0
no	39	78.0	78.0	100.0
Total	50	100.0	100.0	

Type of training

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid entrepreneurship	1	2.0	2.0	2.0
management	3	6.0	6.0	8.0
others	46	92.0	92.0	100.0
Total	50	100.0	100.0	

Training helpfulness

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	16	32.0	32.0	32.0
no	34	68.0	68.0	100.0
Total	50	100.0	100.0	

Decision making

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	10	20.0	20.0	20.0
no	40	80.0	80.0	100.0
Total	50	100.0	100.0	

General comments

		Frequency	Percent	Valid percent	Cumulative percent
Valid	redece interrestrates	4	8.0	8.0	8.0
	Increased amount of	34	68.0	68.0	76.0
	Training entrepreneurship skills	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

Appendix 9: Findings from group leaders**Duration in the position**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid one year	1	33.3	33.3	33.3
three years	1	33.3	33.3	66.7
above three years	1	33.3	33.3	100.0
Total	3	100.0	100.0	

Group assistance

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	3	100.0	100.0	100.0

Problems

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid lack of capital	1	33.3	33.3	33.3
Lack of entrepreneurship skills	2	66.7	66.7	100.0
Total	3	100.0	100.0	

Standard of living improvement

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid afford basic needs	1	33.3	33.3	33.3
increase capital	2	66.7	66.7	100.0
Total	3	100.0	100.0	

Project participation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	3	100.0	100.0	100.0
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid through meeting	2	66.7	66.7	66.7
during implementation of activities	1	33.3	33.3	100.0
Total	3	100.0	100.0	

General comments on loans

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid provision of entrepreneurship skills	1	33.3	33.3	33.3
increase loans amount provided	2	66.7	66.7	100.0
Total	3	100.0	100.0	

Appendix 10: Project LFM for Women

Project Objective	Indicators	Means of Verification	Assumptions	
Increased sustainable economic and social status of women with their families through enhanced income generating capacity, awareness on gender and HIV/AIDS related issues by 2013	<ul style="list-style-type: none"> • Number of women group members having diversified viable IGAs. • Number of women in decision making bodies • Percentage in family income for target women groups • Proportion of household income contributed by women /men 	<ul style="list-style-type: none"> • Physical observation • Reports from field, monitoring, progress and evaluation • Individual, groups interview and discussions 	<ul style="list-style-type: none"> • Availability of time • Willingness to change attitudes towards self-development • Reduced influence of culture and traditions against women • Target groups applied acquired knowledge and skills 	
Output 1	Indicators	Means of Verification	Assumptions	
Increased sustainable economic status of women from viable IGAs	<ul style="list-style-type: none"> • Number of individual and /or group with IGAs 	<ul style="list-style-type: none"> • Group records. • Progress reports. • Project evaluation. 	Women run viable and profitable economic activities	

Activities	Quantified activities	Indicators	Responsible	Time Plan
1.1 Conduct sensitization meeting on Income Generating Activities	<ul style="list-style-type: none"> 1 days sensitization meeting to HTK Mama Kwanza 	<ul style="list-style-type: none"> Number of women attended Number of new individuals and group members engaging in IGAs 	<ul style="list-style-type: none"> CED student Women beneficiaries 	1 st week of April 2013
1.2 Organize and convene stakeholders meeting to all development actors in Mailimoja Ward.	<ul style="list-style-type: none"> 1 day stakeholders meeting to 30 actors responsible to development 	<ul style="list-style-type: none"> Number of stakeholders attended 	<ul style="list-style-type: none"> CED student Women beneficiaries 	2 nd week of April 2013
1.3 Training on entrepreneurial skills	<ul style="list-style-type: none"> 3 days training to HTK Mama Kwanza group 	<ul style="list-style-type: none"> Number of women attended 	<ul style="list-style-type: none"> CED student Women beneficiaries 	3rd week of April 2013
Output 2	Indicators	Means of Verification	Assumptions	
Reduced problem of capital base through formation of	<ul style="list-style-type: none"> Number of savings groups formulated Number of members 	<ul style="list-style-type: none"> Group records. Progress reports. Project evaluation 	Willingness of women to contribute shares	

formal savings and credit practices	getting loans from the societies			
Activities	Quantified activities	Indicators	Responsible	Time Plan
2.1 Sensitization and technical training to women on formation of informal savings and credit societies	<ul style="list-style-type: none"> 2 days sensitization workshop to HTK Mama Kwanza and other interested women 	<ul style="list-style-type: none"> HTK Mama Kwanza group members engaged in savings and credit activities 	<ul style="list-style-type: none"> CED students Women 	4 th week of April 2013
2.2 Support linkage to financial institutions	<ul style="list-style-type: none"> 2 days' workshop to HTK Mama Kwanza along with 5 financial institutions 	<ul style="list-style-type: none"> HTK Mama Kwanza linked to financial institutions 	<ul style="list-style-type: none"> CED students Women 	1 st week of May 2013
Output 3	Indicators	Means of Verification	Assumptions	
Improved the existing food and fruits processing management	Skills acquired by group members on food and fruit processing	<ul style="list-style-type: none"> Reports Marketability 	Acquired training put into practice	
Activities	Quantified activities	Indicators	Responsible	Time Plan
3.1 Technical	<ul style="list-style-type: none"> 3 days training 	<ul style="list-style-type: none"> Reduced number 	<ul style="list-style-type: none"> CED 	2 nd week of

training on machinery food and fruits processing	to HTK Mama kwanza and other women interested	of reported spoiled products cases • Percentages increase of production	students • Women	May 2013
3.2 Train on value chain and marketing linkages	• 3 days training to HTK Mama Kwanza group	• Marketability • Productivity • profitability	• CED students • Women	2 nd week of May 2013
Output 4	Indicators	Means of Verification	Assumption	
Increased gender awareness and recognition of women's rights at family level	<ul style="list-style-type: none"> • Number of women with power over family decision making • Percentage of women in household income from their IGAs 	<ul style="list-style-type: none"> • Interview and discussions • Field reports • Project evaluation 	<ul style="list-style-type: none"> • Willingness of the trained members to change their attitudes towards gender equality • HTK Mama Kwanza members to attend with their husbands 	
Activities	Quantified activities	Indicators	Responsible	Time plan
4.1 Train on gender issues	<ul style="list-style-type: none"> • 1 day training to HTK Mama Kwanza • 2 days follow up 	<ul style="list-style-type: none"> • Number of training sessions delivered • Number of trainees attended 	<ul style="list-style-type: none"> • CED student • Women beneficiaries • Husbands 	

Output 5	Indicators	Means of Verification	Assumption	
Increased awareness about HIV/AIDS /STIs among group members and their families	<ul style="list-style-type: none"> • Reduced number new infections cases • Number of sessions for sharing HIV issued at family levels held 	<ul style="list-style-type: none"> • Health centers reports • Groups and individuals discussions 	Families willingness to participate full	
Activities	Quantified activities	Indicators	Responsible	Time plan
5.1 conduct awareness session on HIV/AIDS/STIs	1 day awareness training to the HTK Mama Kwanza and their families	<ul style="list-style-type: none"> • Number of group members attended • Number of sessions conducted 	<ul style="list-style-type: none"> • CED student • HTK Mama Kwanza 	
5.2 Distribution of information materials for dissemination and awareness raising	<ul style="list-style-type: none"> • Collect and distribute leaflets, fliers/posters 	<ul style="list-style-type: none"> • Number of information collected and distributed • Number of people received the leaflets, fliers, posters 	<ul style="list-style-type: none"> • CED students 	Ongoing process through project life

Appendix 11: Staff Job Descriptions

No	Staff	Job Description	Staff Training Needs
	Town Community Development Officer	- Responsible for overseeing community development	
	Town women and children in charge officer	<ul style="list-style-type: none"> -Support to identification of women beneficiaries -Responsible in sensitization and mobilization of development -Conduct follow up visit to assess the project activities performance -Communicate with stakeholders 	<ul style="list-style-type: none"> -Train of Trainers -Monitoring and evaluation skills -Business Management skills
	Ward Community Development Officer	<ul style="list-style-type: none"> -Responsible in sensitization and mobilization of development at ward level -Conduct follow up visit to assess the project performance 	<ul style="list-style-type: none"> -Monitoring and Evaluation skills -Project writing skills
	AICAD	To provide training support to member group	-
	SIDO	To provide training support to	-

		member group	
	HTK Mama Kwanza group leaders	Oversee group project activities performance	Business Management skills
	Group Members	-Production	-Machinery food and fruits processing -Packaging, labeling skills
	Ward and Mitaa officials	Conducting follow up visit to see the project performance	Meetings

Appendix 12: Training Manual on Business management



**TRAINING MANUAL ON BUSINESS MANAGEMENT SKILLS TO
WOMEN ECONOMIC GROUPS KIBAHA TOWN COUNCIL
KIBAHA - COAST REGION**

Norman Gimbi [normangimbi@gmail.com]

01 JUNAURY 2013

ABBREVIATIONS

FINCA	Foundation for International Community Assistance
FDG	Focus Group Discussion
IGA	Income Generating Activities
PRIDE	Promotion of Rural Initiative and Development Enterprises Limited
SELFINA	Sero Lease and Finance Limited
TOT	Train of Trainers
FINCA	Foundation for International Community Assistance

1.0 INTRODUCTION

This Training Manual is designed for women building businesses. The focus of the training materials and sessions is on the skills to build a healthy business to women income generating activities.

Most of the business owners face dilemmas, multi-dimensional dilemmas, which impacts their businesses. Some of these are particular to women entrepreneurs. Entrepreneurs need to plan and implement for impacts on their business. They need to be aware of the impact of their decisions on their well being, medical health and the health of their family. Their business, their family, and their personal well being form a triangle. All corners of the triad must be in healthy balance.

Business owners, especially women, need to learn how to keep their business consistently open and reliably operating, for their well being and their business viability.

2.0 COURSE OVERVIEW

This training manual on entrepreneurship skills covers entrepreneurial technical and managerial skills. The topics include starting a business, record keeping, value chain and marketing linkages services, calculating profit, planning, financing and managing a business.

The training materials and sessions will present basic business skills to start and maintain a business, helping participants manage business risk and approach their venture with confidence and enthusiasm.

Trainers will be encouraged to allow time within the training for the participants to define concerns and seek healthy solutions as participants open and build successful businesses. An important component of the training will be to provide access to local resources. While the core of the training sessions will be business tools, these basic skills will be augmented as participants deal with the dilemmas facing them and identify local resources.

2.1 Learning objectives

The learning objective is to provide entrepreneurship and management training to the selected participants from women groups' income generating activities. The training intervention will seek to be one of the solution towards women entrepreneurs

expected to play a big role in implementing their Income Generating Activities entrepreneurially, hence improving their well-being.

2.2.1 Main objective

To improve the organizational, managerial and economic performance of women's groups income generating activities.

2.1.2 Specific learning objectives

At the conclusion of the training, participants are expected to:

- Increase capacity on basic business management skills
- Be able in setting up and running their microenterprises sustainably.
- Practice knowledge on technical and entrepreneurship skills.

2.2 Course materials

The materials are categorized into two as of those to be purchased and others on hiring bases. The purchased one, some are consumable [used once] such as stationeries and others can be used for future training such as projectors, flip chart stand.

Hiring materials

- Vehicle
- Venue well equipped with projector, loud speakers,

Teaching Materials

The following teaching materials are needed:

- a chalkboard, chalk and a cleaning rag, and/or flip charts or newsprint and felt pens, - simple arithmetic exercise books for all participants, - and/or slates, where commonly used, - pencils, pens, rulers and erasers for all participants.
- Flip charts stand, for the use of Facilitator.

The manual contains pictures, drawings and charts. These can easily be drawn on the chalkboard or on large sheets of paper. Organize and prepare the training materials well ahead of the training sessions.

2.3 Training output

The expected output of the joint training program would be:

- 100 trained participants in entrepreneurship and managerial skills
- 100 participants will be acquired knowledge on record keeping and put in practice
- Thirty sustainable business plans that can readily implemented
- .50% of entrepreneurs' food production to be mechanical and chemical processed, branded, packed and labelled.

2.4 Training evaluation

The training evaluation focuses on how effective the trainer was in designing and delivering the training, rather than on content acquisition by the trainee. Basic principles taken into consideration to create an evaluation form that gives useful information are includes;

To keep the evaluation short, no more than one page, no more than five minutes to complete. The questions are tied to the objectives of the training, asking about both whether they understood the material presented and whether they feel they can apply the material. Most of the questions are about things they could or would change – e.g., different sequencing of material, different length of session, different venue. For example, if the training will never be in this location again or if it has to be delivered in this location, then there is no point in wasting the trainee's time asking about the location. *See Appendix I*

2.5 The Training programme

The training proposed to cover the contents in order to fill the entrepreneurial and business management skills gap to the participants. it is expected to take 10 days; each topic will be covered in 5 days.

This Training manual is particularly useful in the following situations:

- Trainees can use the manuals for reviewing the subject after training.
- It lets the trainee concentrate on and partake in the training during the training session instead of taking detailed notes.
- It can serve as a reference document in the work place.

How the manual works

Within the manual the trainer will find instructions, guidance and tips which will be of great benefit when planning and implementing training programmes, as well as a large number of practical exercises, role-plays, case studies and handouts which will enhance any training programme for women entrepreneurs.

The manual encourages trainers to adopt a systematic approach to their training activities, starting with a need assessment, through to the planning of training programmes, carrying out post training follow-up and monitoring activities, and undertaking an assessment of the impact of the training on the women entrepreneurs.

The chosen language of publication is English, largely as it is perceived as an appropriate language of business. It is hoped that the manual will eventually be accompanied by a series of small and highly practical workbooks aimed at the

women entrepreneurs themselves. Once produced, these workbooks should be easily translated into national and local languages based on existing demand, thereby ensuring that this approach can reach a large number of women in many districts of the countries. In addition, the practical workbooks could easily be adapted to the needs of less-educated women, many of whom are already engaged in informal sector enterprise activities in rural and urban areas.

3.0 TARGETED TRAINEES

This Trainer's Manual is an attempt to meet the training needs of women, particularly those women entrepreneurs operating small and microenterprises, using relatively simple technologies with small scale investments, lacking technical and entrepreneurial skills.

Practical information is provided to enable them to improve the efficiency, productivity and profitability of their enterprises, thereby generating more income and contributing substantially to their personal, social and economic empowerment.

For the trainers it provides basic resource material and suggests training methodologies which could be useful to a wide spectrum of trainers working for poor, low income, middle income, less-educated, and educated women's groups in Coast region.

4.0 PRE-TRAINING ACTIVITIES [TO DO BEFORE TRAINING]

4.1 Candidate recruitment

Candidates for the training are mostly expected from Kibaha Town Council. The training is announced to the community and interested candidates are invited to

apply. The criteria for entry level in terms of prior knowledge at least form four leavers, exposure in entrepreneurship activities experienced not less than two years, age between 20 to 40 years of age, women of good of health, and willingness to participate. The objective of the application is to reinforce the seriousness of the business skills training and to underscore the commitment expected from the participants. *See Appendix 2*

4.2 Selection and Invitation

The list of participants will be finalized two weeks prior to the first training session, based on the number of participants, 100 participants are expected to be trained in 5 venues, and each venue will accommodate 20 women to be comfortably trained. This number is better than more because it allows more individual attention and encourages questions, this will also allow the facilitator to follow the progress of the individuals during the training.

The selection process will be geared to identify individuals who want to start a business and want to put the training to use. The sessions will not be limited to the best educated or the most technically skilled, for example.

The Training Coordinator will send the acceptance letter to the participants and resource persons which will request their confirmation. Thus, if a resource person cannot come, we can look for a replacement or take some alternative action.

After receive their response, will send them their packet. This will include the location of the training site and transportation suggestions, a calendar of the training

dates, and the pre-session assignments. The Entrepreneurship Training Participant Manual will be distributed manual during the first session.

Invitations to the participants and resource persons will be sent at least one month in advance. This gives them time to prepare and make the necessary arrangements. The invitation will contain important information such as the title of the training programme, objectives, dates, venue (with a site map or directions), and what participants can expect. If possible, the tentative programme of activities will be provided to the participants in advance. The invitation will also indicate who bears the costs of transportation, food, lodging and other incidental expenses.

4.3 Selection of venue

The place for training is crucial for the achievement of the training programme's objectives. The 2 earmarked sites will be accessible to all participants, large enough and comfortable enough for participatory learning to occur. In selecting a venue, the following conditions were taken into consideration:

- The price charged is reasonable.
- The site is accessible to everyone.
- There are adequate chairs and tables, which will be arranged in a suitable manner.
- Equipment and facilities (multimedia projector, overhead projector, flip charts, microphones, telephones and other technology) are sufficient and functioning.
- There are enough spacious, clean and well-ventilated rooms for both the plenary sessions and for small group work.

- There are clean toilets and washrooms.

Proper arrangements with the management to finalize a contract and agreements are already done. The training coordinator and representatives from the above terms and conditions specified in the contract are observed.

4.4 Resources needed

The right kinds of resources in conducting this particular training programme already set aside, they are; human resources, financial resources, materials/ equipment and facilities. Before beginning training, we have taken into consideration the right people, adequate funding, the appropriate facilities and equipments. So the resources have been specified in the training design and the training will be undertaken as planned.

4.5 Resource persons.

The expected trainer is the person with experience of working with women, preferably on self-employment and income-generation activities. She/he may be a graduate with some understanding of the concepts of adult learning. Typically, the trainer may have been working with a Non-Government Organisation or similar agency, and may be a grassroots level worker, possibly with previous business training. It is important to note that the trainer has to learn many aspects relating, to the field of enterprise development, i.e. income-generation, self-employment, and entrepreneurship. Therefore the trainer should go through the manual thoroughly and try out the various activities independently, before implementing them in the field.

The selection of resource persons will base on criteria developed specifically for the training programme. Expertise; 2 resource persons holders of the minimum first degree or Advanced Diploma in the relevant field [Entrepreneurship and Accounts] with 3 years of experience, computer knowledge, good health, age between 30 -50 years old and willingness to conform to the terms and conditions stipulated in the resource person's contract.

4.6 Logistic issues

The following check list is provided as a guideline. It should be adapted to local situation.

5.0 TRAINER'S CHECK LIST

ACTIVITY	CHECK	COMMENTS
ONE MONTH BEFORE WORKSHOP		
Set workshop dates		
Booking the venue		
Select participants		
Advise participants of the Dates, Venue and Timing		
Review Trainer's guide, update materials, and replace names and locations in stories with local terms.		
ONE WEEK BEFORE WORKSHOP		
Confirm participants attendance		
Confirm location and time of training		
DAY BEFORE WORKSHOP		

Gather supplies; flip chart, pen, tapes and the like		
Write Topics on flip chart		
Make copies of any Handouts		
Gather your Business cards		
Gather teaching materials		
Gather excise books, pens for the participants		
FIRST DAY OF THE WORKSHOP		
Collect attendance registration		
Begin the training		
WEEK FOLLOWING WORKSHOP		
Pay for venue or sand Thank you		
Follow up with participants		
Workshop Report writing and submission		

Table 2: Logistic Issues

6.0 PRESENTATION TECHNIQUES

The manual is meant for adults. Adults have their own experience and knowledge and they want to be treated with respect. Their time is limited, because they have many other commitments. Adults choose to follow training if they feel that the contents are relevant and useful to them. Therefore it will try as much as possible to build step by step on the experience and knowledge of adult learners.

Adults learn best when they participate actively in a learning process. The participatory approach will therefore be used as a guideline throughout the course.

Each lesson exists of a number of steps to encourage participation through discussion, experience sharing, small group exercises, role-plays and individual exercises.

Presentation techniques to be used in this particular manual are including lectures, group discussions, Icebreaking and Energizer Techniques. Presentation will be largely highly participatory with very short presentations from the facilitators. This method aimed to enhance participants' level of understanding

6.1 Lectures

Studies on attention span shed light on why participants have difficulty with the traditional lecture format. Adult learners can keep tuned in to a lecture for no more than 15 to 20 minutes at a time, and this at the beginning of a workshop. Participants must engage the material to retain it. Presentations should be punctuated with periodic activities of 10-30 minutes duration to enable learners to become re-energized for the next 15- to 20-minute didactic presentation.

Concepts will be practiced on Dialogue, whereby there will be interaction between learners and instructors, supportive atmosphere - a comfortable environment facilitates learning along with a nurturing instructor and encouragement of cooperative communication as to clear opportunities for discussion between learners and instructors and learners amongst each other.

6.2 Group Discussion

Group discussion is a technique in which the participants are divided into groups

to discuss certain issues or topics. They share their opinions and experiences while discuss the topic within a given time frame. This technique is very useful for developing logical reasoning, analyzing problems, finding causes and defining strategies. Group discussion improves the ability of people themselves to express. It has also limitations which have to be taken into consideration as it may take a long time to reach a consensus, discussion may shift to irrelevant matters, some participants may find an excuse for not taking part in the discussion and some members may dominate others or monopolize the discussion.

6.3 Icebreaking and Energizer techniques

Icebreaking techniques which will be used in this training programme, especially at the beginning, in order to promote interaction among participants and resource persons. This will also be useful for reducing shyness and lack of confidence among participants. If successfully applied, icebreaking can make participants more enthusiastic and willing to take part in the training activities. Icebreaking can provide amusement, relieve boredom, reduce tension and stimulate creative thinking. When we select icebreaking activities we should consider those that ensure physical movement and/or mental exercise. Depending on circumstances, we can organize activities that require the involvement of participants as a group or their participation as individuals.

Energizer techniques

Energizers are very useful techniques for physically and mentally stimulating participants to resume training activities. Energizers are useful at the end of a long

session to refresh participants so that they can take part in the next session.

Energizers can be used during a long session to reduce boredom and monotony.

There are two kinds of energizers: those that require physical movement and those that require mental work/exercise. It is up to the facilitator to decide which is most appropriate.

Through energizers we can develop a sense of team spirit among the participants that can facilitate a congenial atmosphere for learning.

Some Energizer Techniques to be used

Seven-up

How?

- (1) Ask participants to form a circle.
- (2) Describe the procedures of the game.
- (3) The person starting the game will say “one,” indicating either his/ her right or left side by putting the palm of the hand on the chest.

The person on the right or left so indicated by the first person will say “two.” This second person then indicates another person either on his/her right or left side in the same way as the first person did. In this way the game will continue until it reaches the sixth person. The seventh person should say “seven-up,” putting his/her palm on the head pointing either right or left. The game starts again with the eighth person. Participants will play the game quickly and those who make mistakes or cannot follow the rules are disqualified and will be out of the game.

- (4) Select one person to start the game.
- (5) Supervise the game; select the first, second and third remaining players and give

them rewards.

Appropriate number of participants: 10-15 persons

Time required: 10-15 minutes

Note: If the number of participants is large, then divide them into two groups

3. Paper ball

How?

- (1) Ask participants to form a circle in the middle of the training room.
- (2) Make a ball by rolling up newspaper or used paper.
- (3) Throw the ball to any participant for them to catch, and ask the participant to introduce him/ her and to state what they expect from the training.
- (4) After the introduction, ask him/her to throw the ball to someone else.
- (5) Continue this exercise until everyone finishes introducing themselves.

Time required: 15-20 minutes

7.0 CONCLUSIONS

Developing a training manual is an important part in designing a formal training program. A formal training manual ensures consistency in the presentation of the training program. Another major advantage is that all the training information on skills, processes, and other information necessary to perform the tasks is together in one place. Training manuals should support the training objectives.

Training Evaluation Form

To help us improve the quality of our training, we would appreciate your feedback!

Please indicate your response to the questions below by circling the appropriate number, with

1 = MOST NEGATIVE and 5 = MOST POSITIVE:

1. Was your interest held?1 2 3 4 5
2. Do you have a better understanding of:
 - a) [Topic A].....1 2 3 4 5
 - b) [Topic B]1 2 3 4 5
 - d) [Topic C]1 2 3 4 5
 - c) [Topic D].....1 2 3 4 5
 - d) [Topic E]1 2 3 4 5
3. Did the course give you ideas about how to:
 - a) [Application objective 1]1 2 3 4 5
 - b) [Application objective 2]1 2 3 4 5
 - c) [Application objective 3]1 2 3 4 5
4. Overall, how would you rate the course?1 2 3 4 5
5. Would you recommend this course to others? 1 2 3 4 5
6. Would you recommend this trainer to others?..... 1 2 3 4 5
7. What did you like most about the course?
8. What would you recommend changing about the course?
9. Now that you have completed this course, what additional training (if any) would be helpful?
10. Other comments, observations, suggestions:

Thank you for your feedback!

CANDIDATE APPLICATION FORM

WOMEN ENTREPRENEURSHIP TRAINING

LOCATION: [WARD]..... [MTAA] [VENUE]

DURATION:

DATES.....

Name:	
Address:	
Contact Telephone: (Home, Mobile, or Other)	
Emergency Contact, Name:	
Emergency Contact, Telephone:	
Education: Please list any schools you have attended and title of the course of study.	
school	Course attended
1.	
2.	
3.	
Work: Please describe any work that you have done for pay or not.	
1	
2	

3	
<p>The training is scheduled for one day per week on 3-4 consecutive weeks. Each session will last 8 hours and there will be 6 to 8 hours of work outside of class. List any conflicts that you have with the training dates or time required. How will you adjust your schedule?</p>	
<p>Essays: These essays should be written. You may write them yourself on a separate piece of paper. Or you may dictate them to someone to write your answers for you. You may ask for assistance at the training site.</p>	
Describe your idea for your business?	
What is the hardest thing you have ever had to do?	
What is the thing you do best?	
What is the hardest thing for you to do to start a business?	
Why do you think you will succeed in business?	
<p>*you are welcome to join us*</p>	

TIMETABLE
VENUE _____ **TOWN/DISTRICT** _____ **DATE** _____

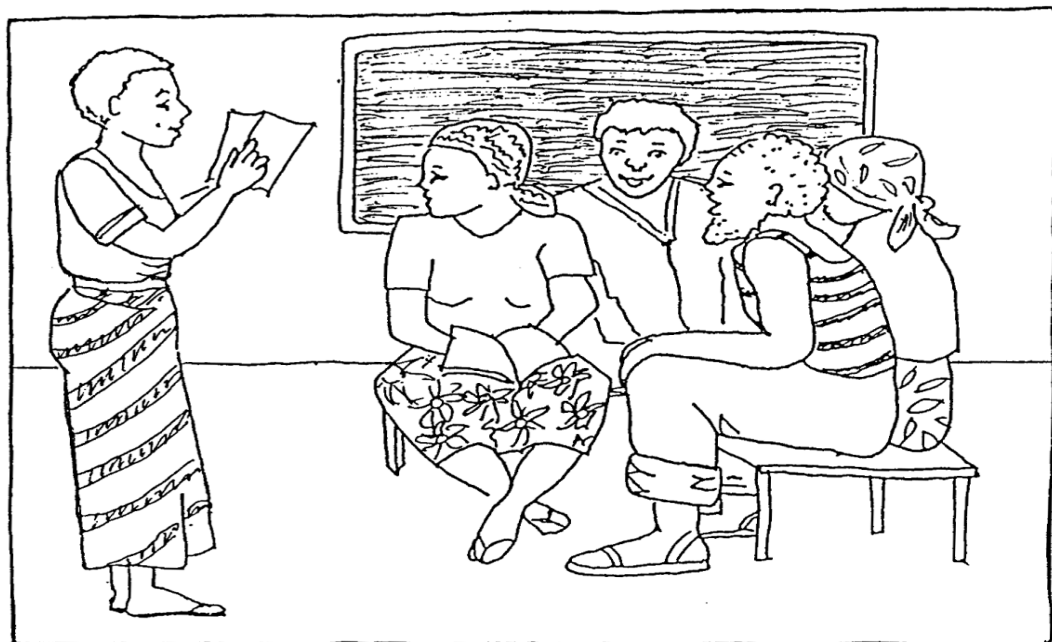
Date	Time		Activity	Facilitator / Resource person
DAY 1	08.30 am	08.45 am	welcome remarks and introductions	Training coordinator
	08.45 am	09.00 am	official opening	Guest
	09.00 am	09.15 am	workshop objectives and expectations	Training coordinator
	10.00 am	11.00 am	Tea break	all
	11.00 am	12.00 pm	Topic-1: Simple Bookkeeping and business cash management	Facilitator
	12.00 pm	01.00 pm	Discussion	
	01.00 pm	02.30 pm	Lunch	All
	02.30 pm	03.30 pm	Groups presentations	
DAY 2	08.30 am	09.00 am	Participants feedback	
	09.00am	10.00 am	Practical on Simple Bookkeeping	
	10.00 am	11.00 am	Tea break	All
	11.00am	01.00pm	Practical on Simple Bookkeeping	
	01.00 pm	02.30 pm	Lunch	All

	02.30 pm	03.30 pm	Summarization on Simple Bookkeeping and business management	
DAY 3	08.30 am	09.00 am	Topic-2: Value chain and Marketing linkages	Facilitator
	09.00am	10.00 am	Value chain and Marketing linkages.....cont.	
	10.00 am	11.00 am	Tea break	All
	11.00am	01.00pm	Practical on Value chain and Marketing linkages	
	01.00 pm	02.30 pm	Lunch	
	02.30 pm	03.30 pm	Practical on Value chain and Marketing linkages	
DAY 4	08.30 am	09.00 am	Participants feedback	
	09.00am	10.00 am	Discussions	
	10.00 am	11.00 am	Tea break	All
	11.00am	01.00pm	Group presentations	
	01.00 pm	02.30 pm	Lunch	All
	02.30 pm	03.30 pm	Summarization on Value chain and Marketing linkages	
DAY 5	08.30 am	09.00 am	Participants feedback on	
	09.00am	10.00 am	Summarization on the whole sessions	




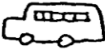

	10.00 am	11.00 am	Tea break	
	11.00am	11.30 am	Filling evaluation forms	
	11.30 am	12.00 pm	Closing workshop	
	12.00 pm	01.30 pm	Lunch	
	01.30 pm		SAY GOOD BYE	

SUBJECT TAUGHT (IN SIMPLE LANGUAGE) TO HTK MAMA KWANZA**SOMO: 1 NAMNA BORA YA KUFIKIA MAAMUZI KATIKA MASUALA****YA FEDHA****UTANGULIZI**

Suala mapato na matumizi ni muhimu katika kuendesha shughuli za uzalishaji mali za pamoja [vikundi, asasi ama Mtaa/Kijiji]. Amani utulivu na uendeaji wa shughuli za kiuchumi na kijamii inatokana na utiliaji wa maanani wa sualahi na uwazi. Katibu ama Mtunza Hazina awe makini katikauandaaji na uwasilishaji wa taarifa za mapato na matumizi.









MAPATO NA MATUMIZI

⊕	⊖
<div data-bbox="402 436 522 478">1000</div> <div data-bbox="613 426 846 457">(sale of chickens)</div>	<div data-bbox="964 426 1052 499"></div> <div data-bbox="1214 420 1317 447">(chicks)</div> <div data-bbox="958 514 1047 556"></div> <div data-bbox="1214 514 1406 541">(chicken food)</div> <div data-bbox="982 583 1023 657"></div> <div data-bbox="1214 615 1360 642">(medicines)</div> <div data-bbox="964 688 1068 741"></div> <div data-bbox="1214 714 1349 741">(transport)</div> <div data-bbox="982 745 1047 835"></div> <div data-bbox="1214 804 1317 831">(porter)</div>

URARI WA FEDHA

Kuishia.....

☼	⊕	¢	☼	⊖	¢
1-9-93	<div data-bbox="532 1123 630 1165">1000</div>	8000	1-9-93	⊕ 2 × 2000	4000
1-9-93		1000	1-9-93	 1 × 2500	2500
1-9-93		600	1-9-93	 1 × 1200	1200
1-9-93		400	1-9-93		600
		10,000			8300

$$\begin{array}{rclclcl} \oplus & - & \ominus & = & 1000 \\ 10,000 & - & 8300 & = & 1700 \end{array}$$

✱	⊕	¢	✱	⊖	¢
5-7	10000	6000	5-7	5 x 400	2000
6-7	2 x 450	900	5-7	4 x 200	800
6-7	1 x 250	250	5-7	1 x 1200	1200
6-7	1 x 700	700	5-7	1 x 200	200
			6-7	1 x 400	400
		7850			4600
			6-7	7850 - 4600	3250
					7850

$$\bigoplus - \bigominus = \text{😊} / \text{😞}$$

$$\text{Money in } (+100) - \text{Money out } (-80) = \text{Profit } (+20)$$

Money in - LESS money out = PROFIT

SOMO: 2 KUONGEZA THAMANI YA BIDHAA NA MASOKO

[VALUE CHAIN AND MARKETING LINKAGES]

UTANGULIZI

Hifadhi ya mboga na matunda ili kuhakikisha upatikanaji kwa muda wote ni ngumu kutokana na kwamba mazao haya yana maji mengi (80-90%). Maji haya husaidia kukuza na kuongezeka kwa vimelea vya bakteria na fangasi ambavyo husababisha uharibifu wa mazao hayo kama yakihifadhiwa kwa njia ya kwaida kama mazao mengine.

1. MACHUNGWA

Machungwa ni moja ya mazao ya matunda ambayo yanalimwa kwa wingi katika mikoa ya Pwani, Morogoro, Tanga, Dar es Salaam, Lindi, Mtwara na Mwanza. Machungwa ni zao muhimu la biashara na chakula. Teknolojia zilizoiainishwa za utayarishaji na hifadhi ya machungwa baada ya kuvuna vilevile hutumika kwenye matunda mengine aina ya machungwa mfano mabarungi, machenza, malimao n.k.

Kusindika machungwa kupata juisi

Juisi ya machungwa ni muhimu kwa afya ya binadamu kwani ina vitamini C kwa wingi ambayo hukinga mwili dhidi ya maradhi mbalimbali.

Vifaa vya kusindikia

- Mizani Vifaa vya kusindikia, Mizani, Mashine ya kukamua juisi ya umeme au kutumia mkono
- Sufuria, Jiko, Meza safi ya aluminiamu, Kisu kisichoshika kutu, Lakiri
- Lebo, Chupa za kioo zenye mifuniko imara.

Malighafi

- Machungwa safi yaliyokomaa na yasiyooza, • Sukari safi nyeupe, • Maji safi na salama

Njia ya kutayarisha

- Chagua machungwa yaliyokomaa na kuiva vizuri, Osha kwa maji safi na salama
- Menya machungwa kwa kutumia kisu kisichoshika kutu.
- Kata machungwa na kukamua juisi kwa kutumia mashine ya mkono au ya umeme.
- Chuja juisi kwa kutumia chujio safi, Pima ujazo wa juisi kwa kutumia kikombe cha kupima ujazo
- Sukari huongezwa kutegemea matakwa. Endapo itatumika weka sukari isiyozidi asilimia 6, ambayo ni sawa na gramu 160 katika kila lita moja ya juisi.
- Chemsha juisi kwa muda wa dakika 25 hadi 30 katika joto la nyuzi 85 hadi 90.
- Jaza juisi ikiwa moto katika chupa ambazo zimesafishwa vizuri na kuchemshwa.

Acha nafasi

ya milimita 5 toka kingo ya mdomo wa chupa.

- Funika vizuri kwa kutumia mifuniko safi, Panga chupa kwenye sufuria safi
- W eka maji kwenye sufuria hadi kufikia nusu ya kimo cha chupa.
- Chemsha tena kwa muda wa dakika 25 hadi 30, Ipuu acha zipoe
- W eka lakiri (seal) na lebo. Lakiri huwekwa kwenye mfuniko ili kuzuia hewa isiingie ndani ya bidhaa.
- Hifadhi sehemu safi tayari kwa matumizi. Kwa kawaida juisi iliyotengenezwa kwa njia hii inaweza kuhifadhika kwa muda wa miezi sita bila kuharibika.

Lebo ionyeshe yafuatayo:

- Jina la bidhaa, Jina na anuani ya mtengenezaji, Tarehe ya kutengeneza na ya kwisha matumizi ya bidhaa hiyo, Ujazo, Viambaupishi vilivyomo, Matumizi:

Juisi hutumika kama kiburudishi cha kukata kiu na ina vitamini C kwa kiasi ambacho hakitofautiani sana na juisi ya machungwa ambayo hayajasindikwa kwani, juisi hii haichemshwi kwa kiasi cha kupoteza kirutubishi hicho.

Kusindika machungwa kupata jamu

Jamu hutengenezwa kwa kuchemsha matunda na kuongeza sukari nyingi na limao.

Vifaa

- Sufuria, Meza ya kukatia iliyofunikwa na bati la aluminiamu, Jiko, Mwiko, Chujio safi
- Chupa za kufungashia zenye mifuniko imara, Mizani, Kipima joto
- Refractometer (kipimo cha kupima kiwango cha sukari)

2. MAEMBE**KUSINDIKA MAEMBE**

Maembe husindikwa ili kupunguza upotevu, kuongeza thamani na matumizi ya zao.

Embe husindikwa kupata bidhaa mbalimbali kama vile juisi, achali, na maembe yaliyo kaushwa .

Kusindika maembe kupata juisi

Vifaa vinavyohitajika ni:- Jiko, Sufuria, Mwiko, Kisu kisichoshika kutu, Mizani, Lakiri na Lebo, Meza ya aluminiamu ya kukatia maembe, Chupa za kioo zisizo na rangi zenye mifuniko, Chujio safi, Mashine ya kusaga matunda, **Malighafi/mahitaji**

- Maembe safi yaliyoiva, Sukari safi nyeupe, Maji safi na salama

Jinsi ya kutayarisha juisi

- Chagua maembe yaliyoiva vizuri, Safisha kwa maji safi na salama
- Menya ili kuondoa maganda na kata katika vipande vidogo baada ya kutoa kokwa kwa kutumia kisu kisichoshika kutu.
- Saga kwa kutumia mashine kupata rojo na chuja kwa kichujio safi kutoa kambakamba.
- Pima uzito wa rojo kwa kutumia mizani, Ongeza maji katika rojo hiyo kupata uzito unaohitaji.
- Ongeza sukari kwa kiasi unachohitaji lakini isizidi asilimia 15.
- Chemsha kwa dakika 25 hadi 30 katika nyuzi joto 80 hadi 90 za Sentigredi.
- W eka juisi ingali moto kwenye chupa zilizochemshwa.
- Kisha funika chupa vizuri na zipange kwenye sufuria yenye maji yasiyozidi nusu ya kimo cha chupa.
- Chemsha kwa muda wa dakika 10, Ipuu, acha chupa za juisi zipoe, W eka lebo na lakiri.
- Hifadhi mahali safi na penye ubaridi.

Matumizi

Hutumika kama kinywaji. Virutubishi vinavyopatikana kwenye juisi ya maembe ni vitamini A, B na C

Kusindika maembe kupata achali

Achali ni mchanganyiko wa embe zilizochachuliwa, siki, pilipili, na chumvi.

Hutumika kuongeza hamu ya kula .

Kuchachua maembe**Vifaa:**

- Kisu kisichoshika kutu, Meza ya kukatia iliyofunikwa bati safi la aluminiamu, Mizani, Ndoo au chombo cha kuchachulia chenye mfuniko imara.

Malighafi

- Maembe ambayo hayajakomaa. Maji safi na salama, Chumvi

Vifaa

- Kisu kisichoshika kutu, Kaushio bora, Meza ya kukatia maembe iliyofunikwa kwa bati la aluminiamu, Ndoo safi, Mifuko ya kufungashia bidhaa, Mashine au mishumaa ya kufungia mifuko

Malighafi;- Maembe yaliyokomaa vizuri na kukaribia kuiva. Wingi wa maembe ya kukausha utategemea nafasi ya kaushio na hali ya jua, Maji safi na salama

3. MANANASI**KUSINDIKA MANANASI**

Mananasi husindikwa kupata bidhaa zifuatazo;- Jamu, Juisi, Mananasi makavu, Vipande vya mananasi

Kusindika mananasi kupata juisi**Vifaa**

- Kisu kisichoshika kutu, Mashine ya kukamua juisi, Meza iliyofunikwa kwa bati la aluminiamu, Sufuria, Jiko, Chujio, Chupa, Kipima joto

Matumizi; Kiburudisho, Kikata kiu

Kusindika manansi kupata jamu:**Vifaa**

- Sufuria, Kisu kisichoshika kutu, Mashine ya kukamulia juisi, Meza iliyofunikwa kwa bati la aluminiamu, Mwiko, Chupa zenye mifuniko imara, Mizani, Lakiri na lebo

Mahitaji/Malighafi

- Mananasi yaliyoiva vizuri, Sukari safi nyeupe, Malimau yaliyokomaa vizuri

“ASANTENI KWA KUNISIKILIZA”